

Basel III - Capital Structure

Quarterly Disclosures

As at 31st December 2017

# BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS 31 December 2017

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

All figures are in SAR'000

All ligures are iii SAN 000	Balance sheet in Published financial statements	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	15,137,005	-	15,137,005
Due from banks and other financial institutions	2,115,271	-	2,115,271
Investments, net	16,688,747	-	16,688,747
Loans and advances, net	63,639,483	-	63,639,483
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	45,507	-	45,507
Derivatives	212,218	-	212,218
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	1,347,009	-	1,347,009
Other assets	684,590	-	684,590
Total assets	99,869,830		99,869,830
Due to Banks and other financial institutions  Items in the course of collection due to other banks	3,344,671	-	3,344,671
	-		
Customer deposits	78,274,963	-	78,274,963
Trading liabilities Debt securities in issue	2 505 026	-	2 505 026
Derivatives	2,505,026 91,679	-	2,505,026 91,679
Retirement benefit liabilities	91,079	-	91,079
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	_
Other liabilities	2,053,795	-	2,053,795
Subtotal	86,270,134	-	86,270,134
Paid up share capital	11,430,720	-	11,430,720
Statutory reserves	730,062	-	730,062
Other reserves	(30,275)	-	(30,275)
Retained earnings	1,297,728	-	1,297,728
Minority Interest	-	-	-
Proposed dividends	171,461	-	171,461
Total liabilities and equity	99,869,830		99,869,830

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

All figures are in SAR'000

All ligures are in SAN 000	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
	(C)	(D)	(E)	
<u>Assets</u>				
Cash and balances at central banks	15,137,005	-	15,137,005	
Due from banks and other financial institutions	2,115,271	-	2,115,271	
Investments, net	16,688,747	-	16,688,747	
Loans and advances, net	63,639,483	-	63,639,483	
of which Collective provisions	1,066,247		1,066,247	Α
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	45,507	-	45,507	
Derivatives	212,218	-	212,218	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	1,347,009	-	1,347,009	
Other assets	684,590	-	684,590	
Total assets	99,869,830		99,869,830	
Liabilities				
Due to Banks and other financial institutions	3,344,671	-	3,344,671	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	78,274,963	-	78,274,963	
Trading liabilities	-	-	-	
Debt securities in issue	2,505,026	-	2,505,026	
of which Tier 2 capital instruments	2,500,000		2,500,000	В
Derivatives	91,679	-	91,679	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	2,053,795	-	2,053,795	
Subtotal	86,270,134	-	86,270,134	
Paid up share capital	11,430,720	-	11,430,720	
of which amount eligible for CET1	11,430,720		11,430,720	Н
of which amount eligible for AT1				I
Statutory reserves	730,062	-	730,062	
Other reserves	(30,275)	-	(30,275)	
Retained earnings	1,297,728	-	1,297,728	
Minority Interest	-	-	-	
Proposed dividends	171,461	-	171,461	
Total liabilities and equity	99,869,830		99,869,830	

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

Components¹ of regulatory capital reportec by the bank  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  2 Retained semings  3 Accumulated other comprehensive income (and other reserves)  4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) plus (CET1)  5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group (CET1)  6 Common Equity Tier 1 capital before regulatory adjustments  7 Prudential valuation adjustments  7 Prudential valuation adjustments  8 Goodwill (net of related tax liability)  9 Other intemploies other than mortgage-servicing rights (net of related tax liability)  10 Delerred tax assests that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  11 Cash-flow hedge reserve / AFS reserve / Treasury shares  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  14 Gains and losses due to changes in own credit risk on fair valued liabilities  15 Defined-benefit pension fund net assets  16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross-holdings in common equity  18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the capital (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold)  22 Mount exceeding the 15% threshold  23 Of which: deferred tax assets arising from temporary differences  24 Productive in page 25 provide production	treatment from step 2  H  9 2
related stock surplus  2 Retained earnings  3 Accumulated other comprehensive income (and other reserves)  5 Common share capital subject to phase out from CET1 (only applicable to non-joint stock companies)  5 Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)  6 Common Equity Tier 1 capital before regulatory adjustments  7 Prudential valuation adjustments  8 Goodwill (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  10 Deferred ax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  11 Cash-flow hedge reserve / AFS reserve / Treasury shares  12 Shortfall of provisions to expected losses  13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  14 Gains and losses due to changes in own credit risk on fair valued liabilities  15 Defined-benefit pension fund net assets  16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross-holdings in common equity  18 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences  22 of which: deferred tax assets arising from temporary differences  23 of which: significant investmen	9 2
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17 Reciprocal cross-holdings in common equity 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) 19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 20 Mortgage servicing rights (amount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold 23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights 25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 27 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 28 OF WHICH: 29 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 30 Total regulatory adjustments to Common equity Tier 1 31,599,696	-
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage servicing rights  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  29 Common Equity Tier 1 capital (CET1)  13,599,696	<b>-</b> ii
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)  19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage servicing rights  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275)  29 Common Equity Tier 1 capital (CET1)	4
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20 Mortgage servicing rights (amount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold 23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights 25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 27 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 28 OF WHICH: [INSERT NAME OF ADJUSTMENT] 29 Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 30 (30,275)	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage servicing rights  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275)  29 Common Equity Tier 1 capital (CET1)	
tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage servicing rights  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  29 Common Equity Tier 1 capital (CET1)  13,599,696	<b>-</b>
22 Amount exceeding the 15% threshold 23 of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights 25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275) 29 Common Equity Tier 1 capital (CET1)	-
24 of which: mortgage servicing rights 25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275) 29 Common Equity Tier 1 capital (CET1)	<u> </u>
25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275) 29 Common Equity Tier 1 capital (CET1)	-
26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275)  29 Common Equity Tier 1 capital (CET1)	<b>-</b>
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common equity Tier 1  (30,275)  29 Common Equity Tier 1 capital (CET1)	<del> </del>
OF WHICH: 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 (30,275) 29 Common Equity Tier 1 capital (CET1)	- ''
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 <b>Total regulatory adjustments to Common equity Tier 1</b> (30,275) 29 <b>Common Equity Tier 1 capital (CET1)</b> 13,599,696	3
29 Common Equity Tier 1 capital (CET1) 13,599,696	-
29 Common Equity Tier 1 capital (CET1) 13,599,696	)
Additional Tier 1 capital: instruments	4
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  31 of which: classified as equity under applicable accounting standards  -	-
32 of which: classified as liabilities under applicable accounting standards  -	1
33 Directly issued capital instruments subject to phase out from Additional Tier 1	]
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35 of which: instruments issued by subsidiaries subject to phase out  36 Additional Tier 1 capital before regulatory adjustments	-
Additional Tier 1 capital before regulatory adjustments -	1
37 Investments in own Additional Tier 1 instruments	<b>1</b> (2002)
38 Reciprocal cross-holdings in Additional Tier 1 instruments	<b> </b>
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(22,754)
41 National specific regulatory adjustments -  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT -	<b>- </b> ''
OF WHICH: [INSERT NAME OF ADJUSTMENT]	<b>-</b>
OF WHICH:	- '' -
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	'
43 Total regulatory adjustments to Additional Tier 1 capital	'
44 Additional Tier 1 capital (AT1)	
45 Tier 1 capital (T1 = CET1 + AT1) 13,599,696	

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
	Tier 2 cenitals instruments and provisions	by the bank
46	Tier 2 capital: instruments and provisions  Directly issued qualifying Tier 2 instruments plus related stock surplus	2,500,000
	Directly issued capital instruments subject to phase out from Tier 2	2,300,000
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49		-
50	Provisions (after applying cap)	967,683
51	Tier 2 capital before regulatory adjustments	3,467,683
	Tier 2 capital: regulatory adjustments	
	Investments in own Tier 2 instruments	-
	Reciprocal cross-holdings in Tier 2 instruments	-
J4	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: IStoff Share Plan Reserved.	-
	OF WHICH: [Staff Share Plan Reserve]  OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital	-
	Tier 2 capital (T2)	3,467,683
	Total capital (TC = T1 + T2)	17,067,379
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:	-
60	Total risk weighted assets	
00		83,900,484
	Capital ratios	
61		16 21%
	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.21% 16.21%
62		16.21% 16.21% 20.34%
62 63	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	16.21% 20.34%
62 63 64	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	16.21%
62 63	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement	16.21% 20.34% n/a
62 63 64 65	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement	16.21% 20.34% n/a n/a
62 63 64 65 66 67	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	16.21% 20.34% n/a n/a
62 63 64 65 66 67 68	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)	16.21% 20.34% n/a n/a n/a 16.21%
62 63 64 65 66 67 68 69	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	16.21% 20.34% n/a n/a n/a n/a 16.21%
62 63 64 65 66 67 68 69 70	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 69 70	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)	16.21% 20.34% n/a n/a n/a n/a 16.21%
62 63 64 65 66 67 68 69 70 71	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 69 70 71	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 69 70 71 72 73 74	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the common stock of financials	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National Common Equity Tier 1 minimum ratio (if different from Basel 3)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  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)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 70 71 72 73 74 75	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  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)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a
62 63 64 65 66 67 68 70 71 72 73 74 75 76	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of provisions in Tier 2 under standardised approach	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a n/a n/a
62 63 64 65 66 67 68 70 71 72 73 74 75 76	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minimum (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a 16.21%
62 63 64 65 66 67 68 70 71 72 73 74 75 76 77	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  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)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	16.21% 20.34%  n/a n/a n/a n/a 16.21%  n/a n/a 16.21%
62 63 64 65 66 67 68 70 71 72 73 74 75 76 77	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683
62 63 64 65 66 67 70 71 72 73 74 75 76 77 78	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials  Significant investments in the capital of other financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 under standardised approach  Provisions 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)	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a
62 63 64 65 66 67 68 70 71 72 73 74 75 76 77 78	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National Common Equity Tier 1 minimum ratio (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  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)	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a
62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80 81	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  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)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a
62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80 81 82	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  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)  Current cap on CET1 instruments subject to phase out arrangements	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a
62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80 81 82 83	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minimum (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Non-significant investments in the capital of other financials  Significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion 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)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a
62 63 64 65 66 67 70 71 72 73 74 75 76 77 78 80 81 82 83 84	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)  National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials  Significant investments in the common stock of financials  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  Applicable caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  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)  Current cap on CET1 instruments subject to phase out arrangements	16.21% 20.34%  n/a n/a n/a 16.21%  n/a 16.21%  1,066,247 967,683  n/a

Amounts<sup>1</sup> subject to s
Pre - re
Basel III o
treatment

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

В



Α

Main features template of regulatory capital instruments - (Table	2(e))
1 Issuer	Saudi Hollandi Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13EFK0GBJ7
3 Governing law(s) of the instrument	Private Placement unde
Regulatory treatment	
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	Yes
6 Eligible at solo/lgroup/group&solo	GROUP
7 Instrument type	Sukuk
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 2,500 milli
9 Par value of instrument	Saudi Riyals 1 million
10 Accounting classification	Subordinated debt
11 Original date of issuance	December 12, 2013
12 Perpetual or dated	Dated
13 Original maturity date	December 11, 2023
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	December 11, 2018
16 Subsequent call dates if applicable	NIL
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6 months SIBOR Plus 1 basis points
19 Existence of a dividend stopper	NO
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO
Non cumulative or cumulative	N/A
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	Yes
31 If write-down, write-down trigger (s)	To be determined by SA
32 If write-down, full or partial	To be determined by SA
33 If write-down, permanent or temporary	To be determined by SA
34 If temporary writedown, description of the write-up mechansim	To be determined by SA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payme to "claims of depositor' any other unsubordinat payment obligations"
36 Non-compliant transitioned features	NO
37 If yes, specify non-compliant features	N/A

TABLE 3: CAPITAL ADEQUACY - 31 December 2017		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	20.3%	16.2%