## البنك الأول Alawval bank

## **BASEL III**

# CAPITAL STRUCTURE QUARTERLY DISCLOSURES

As at

30-September-2018

## BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS

### <u>30 September 2018</u>

		<u>TABLE</u>
•	Capital Structure	
	Balance Sheet - Step 1	<u>2B</u>
	Balance Sheet - Step 2	<u>2C</u>
	Common Template transition - Step 3	<u>2D(i)</u>
	Common Template transition - Step 3	<u>2D(ii)</u>
	Main Feature Template of Regulatory Capital Instrument - No.1	<u>2e</u>
•	Capital Adequacy	
	Capital Adequacy Ratios	<u>3F</u>

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

All figures are in SAR'000

All figures are in SAR'000	Balance sheet in	Adjustment of	Under regulatory
	Published financial	banking associates /	scope of
	statements	other entities (*)	consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	5,359,358	-	5,359,358
Due from banks and other financial institutions	1,207,353	-	1,207,353
Investments, net	16,391,345	-	16,391,345
Loans and advances, net	58,996,078	-	58,996,078
Debt securities		-	-
Trading assets		-	-
Investment in associates	53,670	-	53,670
Derivatives	127,687	-	127,687
Goodwill		-	-
Other intangible assets		-	-
Property and equipment, net	1,293,328	-	1,293,328
Other assets	637,095	-	637,095
Total assets	84,065,914		84,065,914
Liabilities			
Due to Banks and other financial institutions	363,878	-	363,878
Items in the course of collection due to other		_	_
banks			
Customer deposits	65,314,140	-	65,314,140
Trading liabilities		-	-
Debt securities in issue	24.244	-	-
Derivatives	64,041	-	64,041
Retirement benefit liabilities		-	-
Taxation liabilities		-	-
Accruals and deferred income	0.500.000	-	
Borrowings Other liabilities	2,532,269	-	2,532,269
Subtotal	2,077,418 70,351,746		2,077,418 70,351,746
Subtotal	70,551,740		70,551,740
Paid up share capital	11,430,720	-	11,430,720
Statutory reserves	600,062	-	600,062
Other reserves	99,142	-	99,142
Retained earnings	1,584,244	-	1,584,244
Minority Interest	-	-	-
Proposed dividends		-	-
Total liabilities and equity	84,065,914	_	84,065,914

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

#### All figures are in SAR'000

	Balance sheet in	Adjustment of banking	Under regulatory	
	Published financial	associates / other	scope of	D - f
	statements	entities	consolidation	Reference
	(C)	(D)	(E)	
<u>Assets</u>				
Cash and balances at central banks	5,359,358	-	5,359,358	
Due from banks and other financial institutions	1,207,353	-	1,207,353	
Investments, net	16,391,345	-	16,391,345	
Loans and advances, net	58,996,078	-	58,996,078	
of which Collective provisions	1,868,984	-	1,868,984	Α
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	53,670	-	53,670	
Derivatives	127,687	-	127,687	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	1,293,328	-	1,293,328	
Other assets	637,095	-	637,095	
Total assets	84,065,914		84,065,914	
Liabilities				
Due to Banks and other financial institutions	363,878		363,878	
Items in the course of collection due to other	000,010		000,070	
banks	-	-	-	
Customer deposits	65,314,140	-	65,314,140	
Trading liabilities	-	-	-	
Debt securities in issue	-	-	-	
of which Tier 2 capital instruments	2,500,000		2,500,000	В
Derivatives	64,041	-	64,041	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	2,532,269	-	2,532,269	
Other liabilities	2,077,418	-	2,077,418	
Subtotal	70,351,746	-	70,351,746	
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				1
Statutory reserves	600,062	-	600,062	
Other reserves	99,142	-	99,142	
Retained earnings	1,584,244	-	1,584,244	
Minority Interest	-,00.,211	-	-	
Proposed dividends	-	-	-	
Total liabilities and equity	84,065,914	-	84,065,914	

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

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

on reference numbers / Components Amounts of the balar of regulatory subject to capital Pre - regulatory		All figures are in SAR'000			
Directly issued qualifying common share capital [and equivalent for non-joint stock companies) plus related active surplus   Retained earnings			of regulatory capital reported by the	subject to Pre - Basel III	Source base on reference numbers / le of the balan sheet under regulatory s of consolida from step 2
plus related stock surplus  Accumulated other compenhense income (and other reserves)  Common Equity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital before regulatory adjustments  I furniture (annual for the compenhense)  Accumulated of raised tax liability  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  Other intangibles other than mortgage-servicing rights (net of raised tax liability)  I solution of the competition o					
Accumulated other comprehensive income (and other reserves)  Accumulated other comprehensive income (and other reserves)  730.062  4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  6 Common states capital subject to phase out from CET1 (only applicable to non-joint stock companies)  730.062  6 Common Equity Tier 1 capital before regulatory adjustments  7 Fruitherfal reliability  8 Common Equity Tier 1 capital before regulatory adjustments  9 Common Equity Tier 1 capital before regulatory adjustments  14,114,667  9 Common Equity Tier 1 capital before regulatory adjustments  10 Common Equity Tier 1 capital before regulatory adjustments  11 Capital common training the capital capit	1		11,430,720		
Accumulated other comprehensive income (and other reserves)    April   Directly Session capital subject to phase out from CETT (only applicable to non-joint stock companies)	2				н
Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		3			
Common Seutro Territorio Common Equity Tier 1 capital before regulatory adjustments  Common Equity Tier 1 capital before regulatory adjustments  Prouderial valuation adjustments  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Other intemplises other than mortgage-sensing rights (net of related tax liability)  Interests of the rights of related tax liability and interests of the related liabilities of the related liabilitie	4		730,002		
CETT)  Common Equity Tier 1 capital before regulatory adjustments  Prudential valuation adjustments  Goodwill (net of related tax licibility)  Other intanglise other than mortgage-sencing rights (net of related tax liability)  10 Deleren tax sesses that rely on future professional valuations of the common state of related tax liability)  11 Cash-flow nedge-research AFS research Fressury shares  (20,859)  12 Shortful of prosisors to expected become supports 692 of Based Il framework)  13 Cash-flow nedge-research AFS research Fressury shares  (20,859)  14 Cash-flow nedge-research AFS research Fressury shares  (20,859)  15 Sentender of related tax liability of the common state of	7	, , , , , , , , , , , , , , , , , , , ,	-		
CETT)  Common Equity Tier 1 capital before regulatory adjustments  Prudential valuation adjustments  Goodwill (net of related tax licibility)  Other intanglise other than mortgage-sencing rights (net of related tax liability)  10 Deleren tax sesses that rely on future professional valuations of the common state of related tax liability)  11 Cash-flow nedge-research AFS research Fressury shares  (20,859)  12 Shortful of prosisors to expected become supports 692 of Based Il framework)  13 Cash-flow nedge-research AFS research Fressury shares  (20,859)  14 Cash-flow nedge-research AFS research Fressury shares  (20,859)  15 Sentender of related tax liability of the common state of	5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group			1
Common Equity Tier I capital: Regulatory adjustments   Prodefinial valuation adjustments		CET1)	-		
If Protectial selaction adjustments   Glocobuli (not or infalled tax liability)   Glother infangibles other than mortgage-sencing rights (net of related tax liability)   Glother infangibles other than mortgage-sencing rights (net of related tax liability)   Glothered tax sesses that rely on future profitability excluding those arising from temporary differences (net of related tax liability)   Glothered tax liability)   Glothered tax liability   Glothere	6	Common Equity Tier 1 capital before regulatory adjustments	14,114,067		•
Goodwill (net of nelated tax liability)					
So Other intenglibles other than mortgage-sen/cling rights (net of related rax liability)   1   1   2   2   3   3   3   3   3   3   3   3	_	·	-	ļ	i
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (not of related tax fability) 11 Cash-flow hedge reserve / AFS userve / Tensury shares 13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) 14 Camar and losses due to changes in own rotert six on fair valued tabilities 15 Defined-benefit pension fund net assets 15 Defined-benefit pension fund net assets 16 Investments in own shares (in rot already netted of 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 anomunt 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 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 illustiv) 22 Amount exceeding the 15% threshold 23 of which, singulizari investments in the common stock of financials 24 of which mortgage servicing rights 25 of which defined tax assets arising from temporary differences 26 balance assets arising throm temporary differences 27 of which capital instruments in the common stock of financials 28 of which instruments squared to practice assets arising from temporary differences 29 of which capital profit and the profit of t			-		
differences (net of related tax liability)  1. Cash-flow begin reserve / AFS seare / Treasury shares  (30,859)  1.2 Shortfall of provisions to expected losses  3.3 Securitisation gain on asia (as set out in paragraph 562 of Basel II framework)  1.4 Gains and losses due to changes in own credit risk on fair valued liabilities  3.4 Gains and losses share to changes in own credit risk on fair valued liabilities  3.5 Defined-benefit persion fund not assets  4.6 Investments in own shares (if not already netted off pad-in capital on reported balance sheet)  4.7 Reciprosal cross-holdings in common equity  5.7 Reciprosal cross-holdings in common equity  7.8 Reciprosal cross-holdings in common equity  8.1 Reciprosal cross-holdings in common equity  1.9 Significant investments in the common stock 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 share capital (amount above 10% threshold)  1.9 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible short positions (amount above 10% fineshold)  2.0 Notingue serucing rights (amount above 10% threshold)  2.1 Deferred tax assets anising from temporary differences (amount above 10% threshold, not of related tax liability)  2.2 Amount exceeding the 15% threshold  3.2 of which: motigage serucing rights  3.3 of which: singulation investments in the common stock of financials  3.4 of which motigage serucing rights  3.5 of which deferred tax assets arising from temporary differences  3.8 National specific regulatory adjustments arising from temporary differences  3.8 National specific regulatory adjustments arising from temporary differences  3.0 Oriented the provision of the provision of temporary differences  3.0 Oriented the provision of			-	}	
11 Cash-flow hedge resenve / AFS resenve / Treasury shares 12 Shortfall of provisions to expected losses 13 Securisation gain on sale (as set out in paragraph 562 of Basel Il framework) 14 Cariar and losses due to changes in own redrikt kon fair valued liabilities 15 Defined-benefit pension fund net assets 16 Investments in own shares (in total aready netted of paid-in capital on reported balance sheet) 17 Reciprocal cross-holdings in common equity 18 Prescriptoral cross-holdings in common equity 19 Prescriptoral cross-holdings in common equity 19 Prescriptoral cross-holdings in common equity 19 Significant investments in the common stock of braking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 19 Significant investments in the common stock of braking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 20 Mortgage sending rights (amount above 10% threshold) eligible short positions (amount above 10% threshold) eligible short positions (amount above 10% threshold, net of related tax liability) 21 Present as assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold 23 of which: displication (amount above 10% threshold) eligible short positions (amount above 10% threshold, net of related tax liability) 23 of which: deferred tax assets arising from temporary differences 24 Amount exceeding the 15% threshold 25 of which: deferred tax assets arising from temporary differences 26 National Specific regulatory adjustments in the common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 26 Tever the Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 27 of which: displaced as equity under applicable accounting standards 28 Tever regulatory adjustments to Common equity Tier	10		-	ļ	!
12 Shortfall of provisions to expected losses 13 Securitisating pain on sale is est out in paragraph 552 of Basel II framework) 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-brandt pension fund ret 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 restments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolication, 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 consolication, net of eligible short positions (amount above 10% threshold) 20 Mortgage servicing rights (amount above 10% threshold) 21 Deferred tax assets amising from temporary differences (amount above 10% threshold) 22 Amount exceeding the 15% threshold of related tax itsibility) 23 Amount exceeding the 15% threshold of related tax itsibility of the state of the st	11		(20.959)	<del> </del>	i
13 Securification gain on sale (as set out in paragraph 552 of Basel Il framework) 14 Gains and Josses due to changes in own credit isk on fair valued liabilities 15 Defined-benefit pension fund reat assets 16 Inestiments in own shares (if not already netted off paid-in capital on reported balance sheet) 17 Recipiocal cross-holdings in common equity 18 Investiments 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 19% of the issued share capital (amount above 10% threshold) 19 Significant investiments 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 fromt emporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold 23 of which: slignificant 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 28 REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover debuctions 28 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover debuctions 30 Of which: classified as equity under applicable accounting standards 31 of which: classified as fishilities under applicable accounting standards 32 of which restruments issued by subsidiaries subject to phase out on Additional Tier 1 instruments 33 Forth regulatory adjustments to Additional Tier 1 instruments 34 Additional Tier 1 capital terbor regulatory adjustments 35 Progression of the pathological tier of pa			(30,030)	}	i
14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-formet pension fund not assets 16 Intestments in own shares (if not already netted off pald-in capital on reported balance sheet) 17 Reciprocal cross-holdings in common equity 18 Investments in the capital of braiking, 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 shaire 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, not 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 30 of which: significant investments in the common stock of financials 41 of which: mortgage servicing rights 52 of which deferred tax assets arising from temporary differences 53 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 ADJUSTMENTI OF WHICH INSERT NAME OF ADJ			_		
15 Defined-benefit pension fund net assetts 16 mestments in own shares (if not already netted off paid-in capital on reported balance sheet) 17 Reciprocal cross-holdings in common equity 18 reciprocal cross-holdings in common equity 19 mestments 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 insestments 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) 10 Mortgage senking rights (amount above 10% threshold) 11 Deferred tax sestes arising from temporary differences (amount above 10% threshold, net of related tax liability) 12 Amount exceeding the 15% threshold of vehicle insulations in the common stock of financials 13 of which: significant investments in the common stock of financials 14 of which: mortgage senking rights of which deferred tax assets arising from temporary differences 15 National specific regulatory adjustments 16 of which deferred tax assets arising from temporary differences 17 of WHICH: 18 REGULATORY ADUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 19 OF WHICH: 10 OF WHICH: 10 OF WHICH: 10 OF WHICH: 11 OF WHICH: 12 To cover deductions 13 of which classified as equity under applicable accounting standards 13 of which classified as equity under applicable accounting standards 14 Of which classified as equity under applicable accounting standards 10 of which classified as equity under applicable accounting standards 10 of which classified as equity under applicable accounting standards 10 of which classified as equity under applicable accounting standards 11 of which inscissified as liabilities under applications, where the bank does not own more than 10% of which classified as equity under applicable ac		• • • • • • • • • • • • • • • • • • • •	-		.i :
16 mestments in own shares (if not already netted off paid-in capital on reported balance sheet) 17 Reciprocal cross-holdings in common equity 18 mestments 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) 21 Deterred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold 3 of which: significant investments in the common stock of financials 4 of which: mortgage servicing rights 5 of which deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 4 of which: mortgage servicing rights 5 of which deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 4 EXCULATORY ADUSTMENTS APPLED TO COMMON EQUITY TER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADUSTMENT) 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 30 Tierd by issued capital instruments subject to phase out from Additional Tier 1 and Tier 1 capital instruments subject to phase out from Additional Tier 1 and 14,083,209 38 Total regulatory adjustments to Common equity Tier 1  28 Total regulatory adjustments to Common equity Tier 1  30 Investments is used adjustment to Capital CET1)  40 Additional Tier 1 capital instruments subject to phase out from Additional Tier 1 instruments is used adjusted and held by third parties (amount allowed in group AT1)  30 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidatio			-	ļ: <u>-</u>	!
17 Reciprocal cross-holdings in common equity  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 lissued 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  32 of which: significant investments in the common stock of financials  34 of which: mortgage sentioning rights  25 of which: delerred 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  OF WHICH: INSERT NAME OF ADJUSTMENT]  30 Directly issued qualitying Additional first 1 instruments plus related stock surplus  31 of which: classified as equity under applicable accounting standards  32 of which: classified as equity under applicable accounting standards  33 Directly issued qualitying Additional Tier 1 instruments busined in own 5 issued by subsidiaries and held by third parties (amount allowed in group AT1)  33 Machine and the standard of the struments of the standards of the scope of regulatory adjustments of eligible short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments in the cepital of banking, financial and insurance entities that are outside the scope of regulatory adjustments applie	_	·	-	i	i
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 senkcing rights (amount above 10% threshold)  21 Of Which: significant investments in the common stock of financials  22 Amount exceeding the 15% threshold  23 of Which: significant investments in the common stock of financials  24 of Which: mortgage senkcing 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]  30 OF WHICH: INSERT NAME OF ADJUSTMENT]  30 OF WHICH: Cassified as equity nuder applicable accounting standards  30 Orrectly issued qualitying Additional Ter 1 instruments plus related stock surplus  31 of which: classified as equity under applicable accounting standards  32 of which: classified as equity under applicable accounting standards  33 Orrectly issued capital instruments and CET instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  34 Additional Tier 1 capital instruments subject to phase out from Additional Tier 1  35 Of which: classified as equity under applicable accounting standards  36 Orrectly issued capital instruments subject to phase out from Additional Tier 1  37 Mestiments 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 insurances in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation fire of eligible short positions, whe	_		-	-	1
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 senkcing rights (amount above 10% threshold)  21 Of Which: significant investments in the common stock of financials  22 Amount exceeding the 15% threshold  23 of Which: significant investments in the common stock of financials  24 of Which: mortgage senkcing 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]  30 OF WHICH: INSERT NAME OF ADJUSTMENT]  30 OF WHICH: Cassified as equity nuder applicable accounting standards  30 Orrectly issued qualitying Additional Ter 1 instruments plus related stock surplus  31 of which: classified as equity under applicable accounting standards  32 of which: classified as equity under applicable accounting standards  33 Orrectly issued capital instruments and CET instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  34 Additional Tier 1 capital instruments subject to phase out from Additional Tier 1  35 Of which: classified as equity under applicable accounting standards  36 Orrectly issued capital instruments subject to phase out from Additional Tier 1  37 Mestiments 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 insurances in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation fire of eligible short positions, whe	18	Investments in the capital of banking, financial and insurance entities that are outside the scope of			1
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 tiability) 22 Amount exceeding the 15% threshold 3 of which: inortgage servicing rights 3 of which: inortgage servicing rights 3 of which: inortgage servicing rights 4 of which: inortgage servicing rights 5 of which: ideferred tax assets arising from temporary differences 26 National specific regulatory adjustments 8 REGULATORY ADJUSTMENTS APPLIECTO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 30 Directly issued qualitying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Oirectly issued opalati instruments subject to phase out from Additional Tier 1 44 Additional Tier 1 capital: regulatory adjustments 45 Additional Tier 1 capital: regulatory adjustments 46 Additional Tier 1 capital: regulatory adjustments 47 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 insurance and held by third parties (amount allowed in proup AT1) 40 Significant insurements subject to phase out from a different 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 insurance of eligible short positions, where the bank does not			-		!
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  3 of which: significant investments in the common stock of financials  4 of which: mortgage servicing rights  5 of which: mortgage servicing rights  6 National specific regulatory adjustments  8 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: [INSERT NAME OF ADJUSTMENT]  70 FWHICH: [INSERT NAME OF ADJUSTMENT]  8 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  9 Common Equity Tier 1 capital (CET1)  1 Additional Tier 1 capital instruments  10 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  11 of which: classified as equity under applicable accounting standards  20 Directly issued capital instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 instruments and CET1 instruments out for Dase out from Additional Tier 1  3 Additional Tier 1 instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital before regulatory adjustments  4 Additional Tier 1 capital instruments out from Additional Tier 1  3 Reciprocal cross-holdings in Additional Tier 1 instruments anot have the bank does not own more than 10% of the issued common				-	į
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  3 of which: significant investments in the common stock of financials  4 of which: mortgage servicing rights  5 of which: mortgage servicing rights  6 National specific regulatory adjustments  8 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: [INSERT NAME OF ADJUSTMENT]  70 FWHICH: [INSERT NAME OF ADJUSTMENT]  8 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  9 Common Equity Tier 1 capital (CET1)  1 Additional Tier 1 capital instruments  10 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  11 of which: classified as equity under applicable accounting standards  20 Directly issued capital instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 instruments and CET1 instruments out for Dase out from Additional Tier 1  3 Additional Tier 1 instruments aubject to phase out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital instruments out from Additional Tier 1  3 Additional Tier 1 capital before regulatory adjustments  4 Additional Tier 1 capital instruments out from Additional Tier 1  3 Reciprocal cross-holdings in Additional Tier 1 instruments anot have the bank does not own more than 10% of the issued common	19	Significant investments in the common stock of banking, financial and insurance entities that are		i	ì
20 Mortgage servicing rights (amount above 10% threshold)   21 Delened tax assets arising from temporary differences (amount above 10% threshold, net of related tax assets arising from temporary differences (amount above 10% threshold, net of related tax (assets) threshold			-	H	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)   22 Amount exceeding the 15% threshold		threshold)			İ
related tax liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financials  24 of which: mortgage sendring rights  25 of which: mortgage sendring rights  26 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF  AMOUNTS SUBJECT TO PRE-BASEL II TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH: [INSERT NAME OF ADJUSTMENT]  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)  Additional Tier 1 capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  1 of which: classified as equity under applicable accounting standards  20 of which: classified as equity under applicable accounting standards  30 Directly issued capital instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 instruments and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  36 Additional Tier 1 capital: regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 Investments in own Additional Tier 1 instruments  30 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 ocnsolidation, net of eligible short positions)  40 Significant investments is positional. Tier 1 instruments  5 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS  5 USBECT TO PRE-BASEL III TREATME			-	-	
22 Amount exceeding the 15% threshold	21		_	ļ	į
of which: significant investments in the common stock of financials of which: deferred tax assets arising from temporary differences locations as the second of the second				ļ	i
24			-	ļ	
of which: deferred tax assets arising from temporary differences    Additional specific regulatory adjustments	_		-		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASE LII TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  Tier 2 to cover deductions  Total regulatory adjustments 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  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory adjustments of Common equity Tier 1  (30,858)  Total regulatory consolidation adjustments  (30) Directly issued capital instruments subject to phase out to many dictional Tier 1  Additional Tier 1 capital before regulatory adjustments  (30) Additional Tier 1 capital before regulatory adjustments  (31) Additional Tier 1 capital before regulatory adjustments  (32) Investments in own Additional Tier 1 instruments  (33) 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)  Total regulatory consolidation (net of eligible short positions)  (26,835)  Total regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  (26,835)			-	ļ <u>-</u>	ł.
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:  7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  7 Total regulatory adjustments to Common Equity Tier 1  1 (30,858)  2 Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  additional Tier 1 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)  5 of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Additional Tier 1 capital: regulatory adjustments    Nestments in own Additional Tier 1 instruments   Reciprocal cross-holdings in Additional Tier 1 instruments   Nestments in the capital of banking, financial and insurance entities that are outside the scope of 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)  ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  5 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)			-		į
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  (30,859)  29 Common Equity Tier 1 capital (EET1)  Additional Tier 1 capital: instruments  30 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  30 Directly issued capital instruments subject to phase out from Additional Tier 1  40 Additional Tier 1 capital before regulatory adjustments  and held by third parties (amount allowed in group AT1)  50 of which: instruments issued by subsidiaries subject to phase out  40 Additional Tier 1 capital before regulatory adjustments	20		-		<i>t</i>
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 (30,858) 29 Common Equity Tier 1 capital (CET1) 14,083,209 Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1 4 Additional Tier 1 capital instruments on included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 4 Additional Tier 1 capital before regulatory adjustments 4 Additional Tier 1 capital before regulatory adjustments 5 Additional Tier 1 capital: regulatory adjustments 5 Additional Tier 1 capital: regulatory adjustments 5 Investments in own Additional Tier 1 instruments 5 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) 1 National specific regulatory adjustments 1 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 1 OF WHICH: 2 Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions 3 Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions			-		
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 (30,858)  29 Common Equity Tier 1 capital (CET1) (14,083,209)  Additional Tier 1 capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus - of which: classified as equity under applicable accounting standards - and of which: classified as liabilities under applicable accounting standards - and Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments (amount allowed in group AT1)  35 Of which: instruments (amount allowed in group AT1)  36 Of which: instruments issued by subsidiaries subject to phase out - additional Tier 1 capital before regulatory adjustments - additional Tier 1 capital regulatory adjustments - additional Tier 1 capital regulatory adjustments - additional Tier 1 capital regulatory adjustments - and additional Tier 1 instruments - and additional Tier 1 instruments - and additional Tier 1 capital regulatory adjustments - and a result of the additional Tier 1 instruments - and additional Tier 1 tier 1 (26,835)   additional Tier 1 tier 1 (26,835)			_		
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 (30,858)  29 Common Equity Tier 1 capital (CET1) (30,858)  20 Common Equity Tier 1 capital (CET1) (30,858)  20 Common Equity Tier 1 capital: instruments plus related stock surplus (30,858)  30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (30,858)  31 of which: classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with with classified as liabilities under applicable accounting standards (30 with with classified as liabilities under applicable accounting standards (30 with with classified as liabilities under applicable accounting standards (30 with with classified as liabilities under applicable accounting standards (30 with classified as liabilities under applicable accounting standards (30 with classified a		· · · · · · · · · · · · · · · · · · ·	-		
Ter 2 to cover deductions    Total regulatory adjustments to Common equity Tier 1 (30,858)   Common Equity Tier 1 capital (CET1) (30,858)   Additional Tier 1 capital: instruments (30,858)   Additional Tier 1 capital: instruments (30,858)   Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (30,858)   Of which: classified as equity under applicable accounting standards (30,858)   Of which: classified as liabilities under applicable accounting standards (30,858)   Of which: classified as liabilities under applicable accounting standards (30,858)   Of which: classified as liabilities under applicable accounting standards (30,858)   Of which: classified as liabilities under applicable accounting standards (30,858)   Of which: instruments subject to phase out from Additional Tier 1 (30,858)   Additional Tier 1 (30,858)   Additional Tier 1 (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Additional Tier 1 (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Additional Tier 1 (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Of which: instruments issued by subsidiaries subject to phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which: instruments in the capital of phase out (30,858)   Of which:	27				
29 Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1  4 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 53 Additional Tier 1 capital before regulatory adjustments 54 Additional Tier 1 capital before regulatory adjustments 55 Additional Tier 1 capital before regulatory adjustments 56 Reciprocal cross-holdings in Additional Tier 1 instruments 57 Investments in own Additional Tier 1 instruments 58 Reciprocal cross-holdings in Additional Tier 1 instruments 59 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments 42 Regulatory ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS 50 SUBJECT TO PRE-BASEL III TREATMENT 50 OF WHICH: [INSERT NAME OF ADJUSTMENT] 51 OF WHICH: 52 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 53 Total regulatory adjustments to Additional Tier 1 capital			-		
Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1 4 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) 5 of which: instruments issued by subsidiaries subject to phase out 6 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments 5 Investments in own Additional Tier 1 instruments 9 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 30 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)			(30,858)		
30 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  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  of which: classified as liabilies under applicable accounting standards  of which: classified as liabilies under applicable accounting standards  of which: classified as liabilies under applicable accounting standards  of which: classified as liabilies under and insurance antities that are outside the scope of regulatory adjustments in the capital of banking, financial and insurance en	29	, , , ,	14,083,209		
31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and 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 46 Additional Tier 1 capital before regulatory adjustments 57 Investments in own Additional Tier 1 instruments 58 Reciprocal cross-holdings in Additional Tier 1 instruments 59 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 adjustments 50 ERGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS 51 SUBJECT TO PRE-BASEL III TREATMENT 51 OF WHICH: 52 COF WHICH: 53 Investments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 53 Copy adjustments to Additional Tier 1 capital 54 Additional Tier 1 capital (AT1)					
32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)			-		
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: regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  3 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)			-		
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)  5 of which: instruments issued by subsidiaries subject to phase out  6 Additional Tier 1 capital before regulatory adjustments  7 Investments in own Additional Tier 1 instruments  8 Reciprocal cross-holdings in Additional Tier 1 instruments  9 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  1 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)		11 0	-		
and held by third parties (amount allowed in group AT1)  35 of Whitch: instruments issued by subsidiaries subject to phase out  36 Additional Tier 1 capital before regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS  SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  3 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)			-		
35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 3 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	34				
36 Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)	35	• • • • • • • • • • • • • • • • • • • •	-		
Additional Tier 1 capital: regulatory adjustments  37 Investments in own Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  1 Total regulatory adjustments to Additional Tier 1 capital  4 Additional Tier 1 capital (AT1)					
37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)	50		-		
38 Reciprocal cross-holdings in Additional Tier 1 instruments	37		-	:	1
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  1 Total regulatory adjustments to Additional Tier 1 capital  4 Additional Tier 1 capital (AT1)					1
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)	_			l	1
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS  SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)			-	-	İ
the scope of regulatory consolidation (net of eligible short positions)  - (26,835)  141 National specific regulatory adjustments - REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT - OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH:  - 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - Total regulatory adjustments to Additional Tier 1 capital - Additional Tier 1 capital (AT1)		10% of the issued common share capital of the entity (amount above 10% threshold)		li	i
the scope of regulatory adjustments  41 National specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS  SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)	40	Significant investments in the capital of banking, financial and insurance entities that are outside		(00.005)	
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital 43 Additional Tier 1 capital (AT1)		the scope of regulatory consolidation (net of eligible short positions)	-	(26,835)	
SUBJECT TO PRE-BASEL III TREATMENT  OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  12 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  13 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)	41	National specific regulatory adjustments	-		
OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:  42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)					
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)	Ш		-		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)			-		
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)		OF WHICH:	-		
44 Additional Tier 1 capital (AT1)	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
44 Additional Tier 1 capital (AT1)	43	Total regulatory adjustments to Additional Tier 1 capital	_		
			-		
45  Her 1 capital (11 = CET1 + AT1) 14,083,209		· · · ·	-		
	45	lier 1 capital (T1 = CET1 + AT1)	14,083,209		

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

	All ligures are in SAR 000	
		01
		Components <sup>1</sup> of regulatory
		capital
		reported by the
		bank
	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	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by	-
40	subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out  Provisions (after applying cap)	- 870,432
	Tier 2 capital before regulatory adjustments	3,370,432
01	Tier 2 capital: regulatory adjustments	0,010,402
52	Investments in own Tier 2 instruments	-
	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of	
	regulatory consolidation, net of eligible short positions, where the bank does not own more than	-
	10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the	
	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: [Staff Share Plan Reserve]	
	OF WHICH: [Stall Shale Plan Reserve]  OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital	-
	Tier 2 capital (T2)	3,370,432
59	Total capital (TC = T1 + T2)	17,453,641
	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	
-	· · · · ·	76,425,995
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18 /13%
	Common Equity Tier 1 (as a percentage of risk weighted assets)  Tier 1 (as a percentage of risk weighted assets)	18.43% 18.43%
62	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)	18.43% 18.43% 22.84%
62 63	Tier 1 (as a percentage of risk weighted assets)	18.43%
62 63	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage	18.43%
62 63	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	18.43%
62 63	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	18.43% 22.84%
62 63 64	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	18.43% 22.84% n/a
62 63 64 65 66 67	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement	18.43% 22.84% n/a n/a n/a n/a
62 63 64 65 66 67	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement  of which: bank specific countercyclical buffer requirement  of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.43% 22.84% n/a n/a n/a
62 63 64 65 66 67 68	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84% n/a n/a n/a n/a 12.93%
62 63 64 65 66 67 68	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84% n/a n/a n/a n/a 12.93%
62 63 64 65 66 67 68 69 70	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84% n/a n/a n/a n/a 12.93%
62 63 64 65 66 67 68 69 70	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84% n/a n/a n/a n/a 12.93%
62 63 64 65 66 67 68 69 70 71	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84% n/a n/a n/a n/a 12.93%
62 63 64 65 66 67 68 69 70 71	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a
62 63 64 65 66 67 68 69 70 71 72 73 74	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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 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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 10 0 0
62 63 64 65 66 67 68 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National 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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)  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	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National 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)  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)  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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)  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 provisions in Tier 2 under standardised approach	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National Common Equity Tier 1 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)  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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	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)  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 provisions in Tier 2 under standardised approach	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	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 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)  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 under standardised approach  Provisions of provisions in Tier 2 under internal ratings-based approach	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76	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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a
62 63 64 65 66 67 68 70 71 72 73 74 75 76 77	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement  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	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)  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  (prior to application of cap)  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  (prior to application of cap)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a n/a n/a
62 63 64 65 66 67 68 70 71 72 73 74 75 76 77 78 80 81	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)  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 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	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a n/a n/a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81 82	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: bank specific countercyclical 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 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)  Current cap on CET1 instruments subject to phase out arrangements	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a n/a n/a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81 82 83	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)  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 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)	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a n/a n/a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81 82 83 84	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)  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)  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)  Current cap on T2 instruments subject to phase out arrangements	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a  12.93%
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81 82 83	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: 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 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)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 instruments subject to phase out arrangements	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a 0 0 0 0 n/a n/a n/a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81 82 83 84	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)  Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)  of which: capital conservation buffer requirement of which: 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)  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)  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)  Current cap on T2 instruments subject to phase out arrangements	18.43% 22.84%  n/a n/a n/a n/a 12.93%  n/a n/a  12.93%

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

В

(26,835)

	TABLE 2: CAPITAL STRUCTURE - 30 September	· 2018
	Main features template of regulatory capital instruments - (Tabl	
1	Issuer	Saudi Hollandi Bank
	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13EFK0GBJ7
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	OMA regulations
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
- 1		Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	Saudi Riyals 2,500 million
0	reporting date)	Court Divole 4 million
	Par value of instrument	Saudi Riyals 1 million
	Accounting classification	Subordinated debt
	Original date of issuance	December 12, 2013
	Perpetual or dated	Dated
13	- 3	December 12, 2023
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	December 12, 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 155 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
22	Non cumulative or cumulative	N/A
	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		N/A
	If convertible, mandatory or optional conversion	
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 SAMA
32	If write-down, full or partial	To be determined by SAMA
33	If write-down, permanent or temporary	To be determined by SAMA
34	If temporary writedown, description of the write-up mechansim	To be determined by SAMA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	N/A

TABLE 3: CAPITAL ADEQUACY - 30 September 2018			
Capital Adequacy Ratios (TABLE 3, (f))			
Particulars	Total capital ratio	Tier 1 capital ratio	
	0	%	
Top consolidated level	22.84%	18.43%	