

## **TABLE 2: CAPITAL STRUCTURE**

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

	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities (*) ( D )	Under regulatory scope of consolidation ( E )
Assets			
Cash and balances at central banks	4,186,998		4,186,998
Due from banks and other financial institutions	6,155,497		6,155,497
Investments, net	1,667,069		1,667,069
Loans and advances, net	23,415,423		23,415,423
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	762,204		762,204
Other assets	136,117		136,117
Total assets	36,323,308	0	36,323,308
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks Customer deposits Trading liabilities Debt securities in issue Derivatives Retirement benefit liabilities Taxation liabilities	975,616 29,107,718		975,616 29,107,718
Accruals and deferred income			
Borrowings Other liabilities	4 400 005		1 120 005
	1,139,085		1,139,085
Subtotal	31,222,419	0	31,222,419
Paid up share capital	4,000,000		4,000,000
Statutory reserves	552,396		552,396
Other reserves	958		958
Retained earnings	547,535		547,535
Minority Interest			
Proposed dividends			
Total liabilities and equity	36,323,308	0	36,323,308



## **TABLE 2: CAPITAL STRUCTURE**

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

Assets         Cash and balances at central banks         4,186,998         4,186,998         4,186,998           Cash and balances at central banks         6,155,497         6,155,497         6,155,497         6,155,497         6,165,497         6,167,069         1,667,069         1,667,069         1,667,069         1,667,069         1,667,069         2,3415,423         3,3433,308         2,3415,423         3,3433,308         2,3415,423         3,3433,308         2,3415,423         3,3423,308         2,3415,423         3,3433,308         2,3415,423         3,3423,308 <th></th> <th>Balance sheet in Published financial statements ( C )</th> <th>Adjustment of banking associates / other entities ( D)</th> <th>Under regulatory scope of consolidation ( E )</th> <th>Reference</th>		Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities ( D)	Under regulatory scope of consolidation ( E )	Reference
Due from banks and other financial institutions         6.155.497         6.155.497           Investments, net         1.667.069         1.667.069           Loans and advances, net         23.415.423         23.415.423           of which Collective provisions         477.376         477.376           Debt securities         —         —           Equity shares         —         —           Investment in associates         —         —           Derivatives         —         —           GodWill         —         —           Other intangible assets         —         —           Property and equipment, net         762,204         762,204           Other assets         36.323.308         36,323.308           Labilities         —         —           Due to Banks and other financial institutions         975,616         975,616           Ustomer deposits         29,107,718         29,107,718           Customer deposits         —         —           Trading liabilities         —         —           Derivatives         —         —           Retirement benefit liabilities         —         —           Taxation liabilities         1,139,085         1,139,085	<u>Assets</u>				
Due from banks and other financial institutions         6.155.497         6.155.497           Investments, net         1.667.069         1.667.069           Loans and advances, net         23.415.423         23.415.423           of which Collective provisions         477.376         477.376           Debt securities         —         —           Equity shares         —         —           Investment in associates         —         —           Derivatives         —         —           GodWill         —         —           Other intangible assets         —         —           Property and equipment, net         762,204         762,204           Other assets         36.323.308         36,323.308           Labilities         —         —           Due to Banks and other financial institutions         975,616         975,616           Ustomer deposits         29,107,718         29,107,718           Customer deposits         —         —           Trading liabilities         —         —           Derivatives         —         —           Retirement benefit liabilities         —         —           Taxation liabilities         1,139,085         1,139,085	Cash and balances at central banks	4,186,998		4,186,998	
Loans and advances, net         23,415,423         23,415,423         A           of which Collective provisions         477,376         477,376         477,376           Debt securities	Due from banks and other financial institutions				
of which Collective provisions       477,376       477,376       477,376         Debt securities	Investments, net	1,667,069		1,667,069	
Debt securities         Image: Constraint of the securities of the secure of the securities of the secure of the secure of t	Loans and advances, net	23,415,423		23,415,423	
Equity shares	of which Collective provisions	477,376		477,376	Α
Investment in associates       Image: Constraint of the second seco	Debt securities				
Derivatives	Equity shares				
Goodwill         Coodwill         Coodwill           Other intangible assets         762,204         762,204           Property and equipment, net         136,117         136,117           Other assets         36,323,308         0         36,323,308           Liabilities         0         36,323,308         0         36,323,308           Liabilities         0         36,323,308         0         36,323,308           Liabilities         975,616         975,616         975,616           Due to Banks and other financial institutions Items in the course of collection due to other banks         971,077,18         29,107,718           Customer deposits         29,107,718         29,107,718         29,107,718           Trading liabilities         0         0         0           Ort which Tier 2 capital instruments         0         0         0           Derivatives         0         0         0         0           Retirement benefit liabilities         1,139,085         1,139,085         0         1,139,085           Subtotal         31,222,419         0         31,222,419         0         31,222,419           Paid up share capital         4,000,000         4,000,000         4,000,000         4,000,000	Investment in associates				
Other intangible assets         762,204         762,204           Property and equipment, net         136,117         136,117           Other assets         36,323,308         0         36,323,308           Liabilities         36,323,308         0         36,323,308           Due to Banks and other financial institutions Items in the course of collection due to other banks         975,616         975,616           Customer deposits         29,107,718         29,107,718         29,107,718           Trading liabilities         0         0         0           Det to Eanks and other financial institutions         975,616         975,616           Customer deposits         29,107,718         29,107,718           Trading liabilities         0         0         0           Of which Tier 2 capital instruments         0         0         0           Derivatives         0         0         0         0           Retirement benefit liabilities         1,139,085         1,139,085         0         0           Other liabilities         1,139,085         1,139,085         0         0         0           Other liabilities         1,139,085         0         31,222,419         0         31,222,419           Paid up s	Derivatives				
Property and equipment, net Other assets         762,204         762,204           Other assets         136,117         136,117           Total assets         36,323,308         0         36,323,308           Liabilities         975,616         975,616         975,616           Due to Banks and other financial institutions Items in the course of collection due to other banks         975,616         975,616         975,616           Customer deposits         29,107,718         29,107,718         29,107,718         29,107,718         29,107,718           Debt securities in issue         0         0         40,000,001         40,000,001         40,000,001           Or which Tier 2 capital instruments         0         0         40,000,000         40,000,000         40,000,000           Other liabilities         1,139,085         1,139,085         1,139,085         1,139,085         1,139,085           Subtotal         31,222,419         0         31,222,419         31,222,419         1         1           Paid up share capital         4,000,000         4,000,000         4,000,000         4,000,000         1           of which amount eligible for CET1         4,000,000         4,000,000         4,000,000         1         1           Statutory reserves </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Other assets         136,117         136,117           Total assets         36,323,308         0         36,323,308           Liabilities         Due to Banks and other financial institutions items in the course of collection due to other banks         975,616         975,616           Customer deposits         29,107,718         29,107,718         29,107,718           Trading liabilities					
Total assets       36,323,308       0       36,323,308         Liabilities       Due to Banks and other financial institutions       975,616       975,616         Links       29,107,718       29,107,718       29,107,718         Customer deposits       29,107,718       29,107,718       29,107,718         Trading liabilities       29,107,718       29,107,718       36,323,308       B         Oet securities in issue       Image: Comparison of the securitis in issue				;	
Liabilities         Due to Banks and other financial institutions       975,616       975,616         Items in the course of collection due to other banks       29,107,718       29,107,718         Customer deposits       29,107,718       29,107,718       29,107,718         Trading liabilities       975,616       975,616       975,616       975,616         Customer deposits       29,107,718       29,107,718       29,107,718       29,107,718         Trading liabilities       975,616       975,616       975,616       975,616       975,616         Out substrate       9,107,718       29,107,718       29,107,718       99,107,718       99,107,718       99,107,718       99,107,718       99,107,718       99,107,918       91,122,2419       91,122,2419       91,122,2419       91,122		,			
Due to Banks and other financial institutions       975,616       975,616         Items in the course of collection due to other banks       29,107,718       29,107,718         Customer deposits       29,107,718       29,107,718         Trading liabilities       975,616       975,616         Debt securities in issue       975,616       975,616         of which Tier 2 capital instruments       975,616       975,616         Derivatives       98       98         Retirement benefit liabilities       1,139,085       1,139,085         Taxation liabilities       1,139,085       1,139,085         Subtotal       31,222,419       31,222,419         Paid up share capital       4,000,000       4,000,000         of which amount eligible for CET1       4,000,000       4,000,000         of which amount eligible for AT1       1       1         Statutory reserves       958       958         Other reserves       958       958         Statutory reserves       958       958         Other reserves       958       958         Minority Interest       1       1	Total assets	36,323,308	0	36,323,308	
Items in the course of collection due to other banks		975,616		975,616	
Customer deposits       29,107,718       29,107,718         Trading liabilities       9       9         Det securities in issue       9       9         of which Tier 2 capital instruments       9       9         Derivatives       9       9       9         Retirement benefit liabilities       9       9       9         Taxation liabilities       1       139,085       1,139,085       1,139,085         Other liabilities       1,139,085       1,139,085       1,139,085       1,139,085         Subtotal       1,139,085       1,139,085       1,139,085       1,139,085         Of which amount eligible for CET1       4,000,000       4,000,000       4,000,000         of which amount eligible for CET1       4,000,000       4,000,000       H         of which amount eligible for AT1       1       1       1         Statutory reserves       958       958       958         Other reserves       958       958       958         Minority Interest       947,535       547,535       547,535	Items in the course of collection due to other				
Trading liabilities       Image: Constraint of the securities					
Debt securities in issue       Image: Constraint of the securities of the securi		29,107,718		29,107,718	
of which Tier 2 capital instrumentsBDerivatives	Trading liabilities				
DerivativesImage: Constraint of the second seco					
Retirement benefit liabilities					В
Taxation liabilitiesImage: Constraint of the serves of the se					
Accruals and deferred incomeBorrowingsOther liabilitiesSubtotalPaid up share capital4,000,000of which amount eligible for CET14,000,0004,000,0004,000,0000 which amount eligible for AT1Statutory reserves552,396552,3960 by 58958958Retained earningsMinority Interest					
Borrowings         Intervention         Intervention <td></td> <td></td> <td></td> <td></td> <td></td>					
Other liabilities       1,139,085       1,139,085         Subtotal       31,222,419       0       31,222,419         Paid up share capital       4,000,000       4,000,000       4,000,000         of which amount eligible for CET1       4,000,000       4,000,000       H         of which amount eligible for AT1       1       I       I         Statutory reserves       552,396       552,396       I         Other reserves       958       958       958         Retained earnings       547,535       547,535       Minority Interest					
Subtotal         31,222,419         0         31,222,419           Paid up share capital         4,000,000         4,000,000         4,000,000         H           of which amount eligible for CET1         4,000,000         4,000,000         H         I           of which amount eligible for AT1         552,396         552,396         I         I           Statutory reserves         958         958         958         P         P           Other reserves         958         547,535         547,535         Minority Interest         I	-	4 400 005		4 400 005	
Paid up share capital4,000,0004,000,000of which amount eligible for CET14,000,0004,000,000of which amount eligible for AT1IStatutory reserves552,396552,396Other reserves958958Retained earnings547,535547,535Minority InterestI					
of which amount eligible for CET14,000,0004,000,000Hof which amount eligible for AT1IStatutory reserves552,396552,396Other reserves958958Retained earnings547,535547,535Minority InterestI	Subtotal	31,222,419	0	31,222,419	
of which amount eligible for CET14,000,0004,000,000Hof which amount eligible for AT1IStatutory reserves552,396552,396Other reserves958958Retained earnings547,535547,535Minority InterestI		(			
of which amount eligible for AT1Image: Constraint of the servesImage: Constraint of the servesStatutory reserves552,396552,396Other reserves958958Retained earnings547,535547,535Minority InterestImage: Constraint of the serves1mage: Constraint of the serves				, ,	
Statutory reserves         552,396         552,396           Other reserves         958         958           Retained earnings         547,535         547,535           Minority Interest         0         0		4,000,000		4,000,000	H
Other reserves958958Retained earnings547,535547,535Minority Interest					1
Retained earnings547,535Minority Interest					
Minority Interest					
		547,535		547,535	
Proposed dividends					
	Proposed dividends				
Total liabilities and equity         36,323,308         0         36,323,308	I otal liabilities and equity	36,323,308	0	36,323,308	



AS AT 31 December 2013 SAR'000

## **TABLE 2: CAPITAL STRUCTURE**

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

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

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

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Amounts<sup>1</sup> Source based on subject to reference Pre - Basel numbers / letters of the balance treatment sheet under the regulatory scope of consolidation from step 2

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	Common Equity Tier 1 capital: Instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	4,000,000
	Retained earnings	729,827
	Accumulated other comprehensive income (and other reserves)	371,062
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	5,100,889
-	Common Equity Tier 1 capital: Regulatory adjustments	
	Prudential valuation adjustments	
	Goodwill (net of related tax liability)	
	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
	Cash-flow hedge reserve	
	Shortfall of provisions to expected losses	
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
	Gains and losses due to changes in own credit risk on fair valued liabilities	
	Defined-benefit pension fund net assets	
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
	Amount exceeding the 15% threshold	
23	of which: significant investments in the common stock of financials	
24		
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
	Total regulatory adjustments to Common equity Tier 1	
29	Common Equity Tier 1 capital (CET1)	
		5,100,889
		5,100,889
30	Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	5,100,889
	Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	5,100,889
31	Additional Tier 1 capital: instruments           Directly issued qualifying Additional Tier 1 instruments plus related stock surplus           of which: classified as equity under applicable accounting standards	5,100,889
31 32 33	Additional Tier 1 capital: instruments       Intervention         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       of which: classified as equity under applicable accounting standards         of which: classified as liabilities under applicable accounting standards       Directly issued capital instruments subject to phase out from Additional Tier 1	5,100,889
31 32 33	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35	Additional Tier 1 capital: instruments       Instruments         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       of which: classified as equity under applicable accounting standards         of which: classified as liabilities under applicable accounting standards       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)       Instruments issued by subsidiaries subject to phase out         Additional Tier 1 capital before regulatory adjustments       Instruments       Instruments	5,100,889
31 32 33 34 35 36	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital ter 1 capital ter 1 capital ter 1       Additional Tier 1 capital ter 1 capital ter 1	5,100,889
31 32 33 34 35 36 37	Additional Tier 1 capital: instruments       Image: Comparison of Comparis	5,100,889
31 32 33 34 35 36 37 38	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35 36 37 38	Additional Tier 1 capital: instruments       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         of which: classified as equity under applicable accounting standards       Directly issued capital instruments subject to phase out from Additional Tier 1         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 capital before regulatory adjustments         Investments in own Additional Tier 1 instruments       Reciprocal cross-holdings in Additional Tier 1 instruments         Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of	5,100,889
31 32 33 34 35 36 37 38	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Instruments         Reciprocal cross-holdings in Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of 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	5,100,889
31 32 33 34 35 36 37 38 39	Additional Tier 1 capital: instruments       Instruments         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       of which: classified as equity under applicable accounting standards         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1         Additional Tier 1 instruments subject to phase out from Additional Tier 1       Additional Tier 1         Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)       of which: instruments issued by subsidiaries subject to phase out         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 capital: regulatory adjustments         Investments in own Additional Tier 1 instruments       Reciprocal cross-holdings in Additional Tier 1 instruments         Investments in the capital of banking, financial and insurance entities that are outside the scope of 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)	5,100,889
31 32 33 34 35 36 37 38 39	Additional Tier 1 capital: instruments         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         of which: classified as equity under applicable accounting standards         Directly issued capital instruments subject to phase out from Additional Tier 1         Additional Tier 1 instruments subject to phase out from Additional Tier 1         Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out         Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments         Investments in own Additional Tier 1 instruments         Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% of the scope of regulatory consolidation         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	5,100,889
31 32 33 34 35 36 37 38 39 40	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35 36 37 38 39 40	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments (subject to phase out from Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Investments in own Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         National specific regulatory adjustments	5,100,889
31 32 33 34 35 36 37 38 39 40	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35 36 37 38 39 40	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments (subject to phase out from Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Investments in own Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         National specific regulatory adjustments	5,100,889
31 32 33 34 35 36 37 38 39 40	Additional Tier 1 capital: instruments       Instruments         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       of which: classified as equity under applicable accounting standards         of which: classified as liabilities under applicable accounting standards       Instruments         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments (subject to phase out from Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Investments in own Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Instruments         Reciprocal cross-holdings in Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of 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)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III       Investments in the capital to ADDITIONAL TIER 1 IN RESP	5,100,889
31 32 33 34 35 36 37 38 39 40 41	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Reciprocal cross-holdings in Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (ret of eligible short positions)         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]	5,100,889
31 32 33 34 35 36 37 38 39 40 41	Additional Tier 1 capital: instruments	5,100,889
31 32 33 34 35 36 37 38 39 40 41 41	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Reciprocal cross-holdings in Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (ret of eligible short positions)         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]	5,100,889
31           32           33           34           35           36           37           38           39           40           41           42           43           44	Additional Tier 1 capital: instruments       Intervents         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       Intervents         Directly issued capital instruments subject to phase out from Additional Tier 1       Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         of which: instruments issued by subsidiaries subject to phase out       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital before regulatory adjustments       Additional Tier 1 instruments         Investments in own Additional Tier 1 instruments       Investments in own Additional Tier 1 instruments         Reciprocal cross-holdings in Additional Tier 1 instruments       Investments in the capital of banking, financial and insurance entities that are outside the scope of 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)         Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         National specific regulatory adjustments       REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH:       OF WHICH: <td< td=""><td>5,100,889</td></td<>	5,100,889



## TABLE 2: CAPITAL STRUCTURE

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

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

		Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> subject to Pre - Basel III treatment	she reg of o
	Tier 2 capital: instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related stock surplus			
	Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held			
40	by third parties (amount allowed in group Tier 2)			
49	of which: instruments issued by subsidiaries subject to phase out			
	Provisions	350,674		
51	Tier 2 capital before regulatory adjustments	350,674		
	Tier 2 capital: regulatory adjustments			
	Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments		│┞─	
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		<u> </u>	ļ
	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common		İ	i –
	share capital of the entity (amount above the 10% threshold)		<u> </u>	i
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of		1	i
56	regulatory consolidation (net of eligible short positions) National specific regulatory adjustments		i	
00	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL			
	III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
ļ	OF WHICH:			
	Total regulatory adjustments to Tier 2 capital	250.074		
58 59	Tier 2 capital (T2) Total capital (TC = T1 + T2)	350,674 5,451,563		
59	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	3,431,303		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:			
60	Total risk weighted assets	31,808,801		
61	Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	16.0%		
	Tier 1 (as a percentage of risk weighted assets)	16.0%		
63	Total capital (as a percentage of risk weighted assets)	17.14%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus			
	countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted	7.00/		
65	assets) of which: capital conservation buffer requirement	7.0%		
66				
67	of which: G-SIB buffer requirement			
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.0%		
60	National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
	National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
	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)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
	Current cap on CET1 instruments subject to phase out arrangements			
	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
	Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
	Current cap on T2 instruments subject to phase out arrangements	1		
	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			
L				

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

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