

**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 )
<b>Assets</b>			
Cash and balances with SAMA	5,412,810		5,412,810
Due from banks and other financial institutions, net	5,148,609		5,148,609
Investments, net	8,332,395		8,332,395
Financing, net	51,409,412		51,409,412
Property and equipment, net	1,874,663		1,874,663
Other assets	723,647		723,647
<b>Total assets</b>	<b>72,901,536</b>	<b>-</b>	<b>72,901,536</b>
<b>Liabilities</b>			
Due to SAMA	-		-
Due to banks and other financial institutions	1,082,282		1,082,282
Customer deposits	57,590,932		57,590,932
Sukuk	2,008,465		2,008,465
Other liabilities	3,949,201		3,949,201
<b>Total liabilities</b>	<b>64,630,880</b>	<b>-</b>	<b>64,630,880</b>
Share capital	6,000,000		6,000,000
Statutory reserves	-		-
Other reserves	80,748		80,748
Retained earnings	768,328		768,328
Treasury shares	(80,670)		(80,670)
Employee share plan reserve	2,250		2,250
Proposed issuance of bonus shares	1,500,000		1,500,000
<b>Total equity</b>	<b>8,270,656</b>	<b>-</b>	<b>8,270,656</b>
<b>Total liabilities and equity</b>	<b>72,901,536</b>	<b>-</b>	<b>72,901,536</b>

## TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities ( D )	Under regulatory scope of consolidation ( E )
<b>Assets</b>			
Cash and balances with SAMA	5,412,810		5,412,810
Due from banks and other financial institutions, net	5,148,609		5,148,609
of which Collective provisions	1,544		1,544
Investments, net	8,332,395		8,332,395
of which Collective provisions	16,092		16,092
Financing, net	51,409,412		51,409,412
of which Collective provisions	882,326		882,326
Property and equipment, net	1,874,663		1,874,663
Other assets	723,647		723,647
Total assets	72,901,536	-	72,901,536
<b>Liabilities</b>			
Due to SAMA	-		-
Due to Banks and other financial institutions	1,082,282		1,082,282
Customer deposits	57,590,932		57,590,932
of which Tier 2 capital instruments			
Sukuk	2,008,465		2,008,465
Other liabilities	3,949,201		3,949,201
Total liabilities	64,630,880	-	64,630,880
Share capital	6,000,000		6,000,000
of which amount eligible for CET1	6,000,000		6,000,000
of which amount eligible for AT1			
Statutory reserves	-		-
Other reserves	80,748		80,748
Retained earnings	768,328		768,328
Treasury shares	(80,670)		(80,670)
Employees' share plan	2,250		2,250
Proposed issuance of bonus shares	1,500,000		1,500,000
Total equity	8,270,656		8,270,656
Total liabilities and equity	72,901,536	-	72,901,536

**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

(2)		
<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	6,000,000
2	Retained earnings	850,448
3	Accumulated other comprehensive income (and other reserves)	1,463,006
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>8,313,454</b>
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	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)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the common stock of financials	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>8,313,454</b>
<b>Additional Tier 1 capital: instruments</b>		
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	
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	<b>Additional Tier 1 capital before regulatory adjustments</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>		
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	<b>Additional Tier 1 capital (AT1)</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>8,313,454</b>

**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

<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000
47	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 subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions	675,937
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,675,937</b>
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	
53	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: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:		
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	2,675,937
59	Total capital (TC = T1 + T2)	10,989,391
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:		
60	Total risk weighted assets	60,110,174
<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.83%
62	Tier 1 (as a percentage of risk weighted assets)	13.83%
63	Total capital (as a percentage of risk weighted assets)	18.28%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	0.00%
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.83%
<b>National minima (if different from Basel 3)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	675,937
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	