

TABLE 2: CAPITAL STRUCTURE

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

A	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances with SAMA	7,915,852		7,915,852
Due from banks and other financial institutions, net	4,041,751		4,041,751
Investments, net	10,987,123		10,987,123
Financing, net	59,362,536		59,362,536
Property and equipment, net	1,866,329		1,866,329
Other assets	1,901,840		1,901,840
Total assets	86,075,431	-	86,075,431
Liabilities Due to banks and other financial institutions Customer deposits Sukuk Other liabilities Total liabilities	645,120 66,797,565 2,007,768 7,199,055 76,649,508		645,120 66,797,565 2,007,768 7,199,055 76,649,508
Share capital	7,500,000		7,500,000
Statutory reserves	310,935		310,935
Other reserves	568,280		568,280
Retained earnings	1,118,890		1,118,890
Treasury shares	(80,660)		(80,660)
Employee share plan reserve	8,478		8,478
Total equity	9,425,923		9,425,923
Total liabilities and equity	86,075,431	-	86,075,431



TABLE 2: CAPITAL STRUCTURE

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

<u>Assets</u>	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)
Cash and balances with SAMA	7,915,852		7,915,852
Due from banks and other financial institutions, net	4,041,751		4,041,751
of which Collective provisions	10,070		10,070
Investments, net	10,987,123		10,987,123
of which Collective provisions	14,401		14,401
Financing, net	59,362,536		59,362,536
of which Collective provisions	1,165,232		1,165,232
Property and equipment, net	1,866,329		1,866,329
Other assets	1,901,840		1,901,840
Total assets	86,075,431	-	86,075,431
Liabilities Due to Banks and other financial institutions Customer deposits of which Tier 2 capital instruments	645,120 66,797,565		645,120 66,797,565
Sukuk	2,007,768		2,007,768
Other liabilities	7,199,055		7,199,055
Total liabilities	76,649,508	-	76,649,508
Share capital	7,500,000		7,500,000
of which amount eligible for CET1	7,500,000		7,500,000
of which amount eligible for AT1			
Statutory reserves	310,935.00		310,935
Other reserves	568,280		568,280
Retained earnings	1,118,890		1,118,890
Treasury shares	(80,660)		(80,660)
Employees' share plan	8,478		8,478
Total equity	9,425,923		9,425,923
Total liabilities and equity	86,075,431	-	86,075,431



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

Components¹ of regulatory capital reported by the bank

(2)		
	Common Equity Tier 1 capital: Instruments and reserves	
	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	7,500,000
2	Retained earnings	90,209
3	Accumulated other comprehensive income (and other reserves)	1,882,822
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	9,473,031
	Common Equity Tier 1 capital: Regulatory adjustments	
7	Prudential valuation adjustments	
	Goodwill (net of related tax liability)	
	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10		
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	
	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	Recipical closs-holdings in common equity	
10	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)	
10		
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)	
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	
	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL	
	ITRATMENT	
<u>.</u>	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	0.470.004
29	Common Equity Tier 1 capital (CET1)	9,473,031
	Additional Tier 1 capital: instruments	
	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	
	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	
1	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	
	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	
55	ligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above	
	engine 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	
40	(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	
ļ	TREATMENT	
ļ	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
i	OF WHICH:	
	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)	
	Tier 1 capital (T1 = CET1 + AT1)	9,473,031
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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

Components¹ of regulatory capital reported by the bank

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 791,24 51 Tier 2 capital before regulatory adjustments 2,791,24 52 Investments in own Tier 2 instruments 2,791,24 53 Reciprocal cross-holdings in Tier 2 instruments 2,791,24 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 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory doustments 76 56 National specific regulatory adjustments 78 76 VHICH: [INSERT NAME OF ADJUSTMENT] 0 77 Total regulatory adjustments to Tier 2 capital 2,791,24 78 Total regulatory adjustments to Tier 2 capital 70,099,74 79 Total capital (TC = T1 + T2) 12,264,22			
47 Directly issued capital instruments and included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group. Ter 2). 48 49 of which: Instruments issued by subsidiaries subject to phase out 791,21 50 Provisions 791,22 51 Ter 2 capital before regulatory adjustments 2,791,22 52 Resciprocal cross-holdings in Ter 2 instruments 2,791,22 53 Resciprocal cross-holdings in Ter 2 instruments 2,791,22 54 Ministruments in own Ter 2 instruments 2,791,22 55 Resciprocal cross-holdings in Ter 2 instruments 2,791,22 56 Ministruments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (ref VK) threshold) 55 56 National specific regulatory adjustments REGULATORY ADUSTINKENTS APPLIED TO TER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL 10 FWHICH: 12,274,22 2,791,22 51 Total regulatory adjustments to Ter 2 capital 2,791,22 2,791,22 52 FWHICH: 1, 72 2,791,22 2,791,22 53 Rescipatore adjustor adjustments to Ter 2 capital 2,791,22		Tier 2 capital: instruments and provisions	
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