

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 with SAMA	5,351,825		5,351,825
Due from banks and other financial institutions, net	2,987,370		2,987,370
Investments, net	12,825,968		12,825,968
Financing, net	64,922,659		64,922,659
Property and equipment, net	1,925,245		1,925,245
Other assets	811,114		811,114
Total assets	88,824,181	-	88,824,181
Liabilities Due to banks and other financial institutions Customer deposits Sukuk Other liabilities Total liabilities	5,669,260 64,875,731 2,005,162 6,421,689 78,971,842		5,669,260 64,875,731 2,005,162 6,421,689 78,971,842
Share capital	7,500,000		7,500,000
Statutory reserves	310,935		310,935
Other reserves	780,736		780,736
Retained earnings	1,326,850		1,326,850
Treasury shares	(80,660)		(80,660)
Employee share plan reserve	14,478		14,478
Total equity	9,852,339		9,852,339
Total liabilities and equity	88,824,181	-	88,824,181



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)
<u>Assets</u>			
Cash and balances with SAMA	5,351,825		5,351,825
Due from banks and other financial institutions, net	2,987,370		2,987,370
of which Collective provisions	2,613		2,613
Investments, net	12,825,968		12,825,968
of which Collective provisions	50,261		50,261
Financing, net	64,922,659		64,922,659
of which Collective provisions	1,275,551		1,275,551
Property and equipment, net	1,925,245		1,925,245
Other assets	811,114		811,114
Total assets	88,824,181	-	88,824,181
Liabilities			
Due to Banks and other financial institutions	5,669,260		5,669,260
Customer deposits	64,875,731		64,875,731
Sukuk	2,005,162		2,005,162
of which Tier 2 capital instruments	2,000,000		2,000,000
Other liabilities	6,421,689		6,421,689
of which Collective provisions	37,495		37,495
Total liabilities	78,971,842	-	78,971,842
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		310,935
Other reserves	780,736		780,736
Retained earnings	1,326,850		1,326,850
Treasury shares	(80,660)		(80,660)
Employees' share plan	14,478		14,478
Total equity	9,852,339		9,852,339
Total liabilities and equity	88,824,181		88,824,181



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

Common Equity Tier 1 capital: Instruments and reserves 9 1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 7.500, 2 Retained earnings 743, 3 Accumulated other comprehensive income (and other reserves) 1.680, 0 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) 5 5 Common Equity Tier 1 capital before regulatory adjustments 9,923, 7 Prudential valuation adjustments 9,923, 8 Goodwill (net of related tax liability) 9 9 Directly issued capital subject to phase servicing rights (net of related tax liability) 5 0 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 10 12 Cash-flow hedge reserve 12 13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) 14 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 15 Defined-benefit pension fund net assets 16 16 Investments in own		
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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

		Dalik
	Tier 2 capital: instruments and provisions	
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	
-	Provisions	802,118
	Tier 2 capital before regulatory adjustments	2,802,118
01	Tier 2 capital: regulatory adjustments	2,002,110
52	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	
01	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	-
55	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]	
57	OF WHICH: Total regulatory adjustments to Tier 2 capital	
	Tier 2 capital (T2)	2 902 119
		2,802,118
29	Total capital (TC = T1 + T2) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	12,725,785
	OF WHICH, INSERT NAME OF ADJOSTMENT	
60	Total risk weighted assets	71,853,719
00	Capital ratios	11,000,110
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.81%
	Tier 1 (as a percentage of risk weighted assets)	13.81%
	Total capital (as a percentage of risk weighted assets)	17.71%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus	17.7170
04	countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	4.50%
65	of which: capital conservation buffer requirement	0.00%
66		0.00%
67	of which: G-SIB buffer requirement	0.0070
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.81%
00	National minima (if different from Basel 3)	1.0170
60	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
/ 1	Amounts below the thresholds for deduction (before risk weighting)	11/4
72	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)	+
, 5	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	802,118
77	application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	002,110
	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	4
	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
	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)	