

TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

	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	4,467,704		4,467,704
Due from banks and other financial institutions	8,784,586		8,784,586
Investments, net	2,635,330		2,635,330
Loans and advances, net	28,355,270		28,355,270
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	798,369		798,369
Other assets	188,655		188,655
Total assets	45,229,914	0	45,229,914
Liabilities			
Due to Banks and other financial institutions	1,191,018		1,191,018
Items in the course of collection due to other			
banks			
Customer deposits	36,723,742		36,723,742
Trading liabilities			
Debt securities in issue			
Derivatives Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,423,801		1,423,801
Subtotal	39,338,561	0	39,338,561
Paid up share capital	4,000,000		4,000,000
Statutory reserves	768,403		768,403
Other reserves	(72,607)		(72,607)
Retained earnings	1,195,557		1,195,557
Minority Interest			
Proposed dividends		-	
Total liabilities and equity	45,229,914	0	45,229,914



TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

All figures are in SAR 000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>				
Cash and balances at central banks	4,467,704		4,467,704	
Due from banks and other financial institutions	8,784,586		8,784,586	
Investments, net	2,635,330		2,635,330	
Loans and advances, net	28,355,270		28,355,270	
of which Collective provisions	477,996		477,996	Α
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	798,369		798,369	
Other assets	188,655		188,655	
Total assets	45,229,914	0	45,229,914	
<u>Liabilities</u> Due to Banks and other financial institutions Items in the course of collection due to other banks	1,191,018		1,191,018	
Customer deposits	36,723,742		36,723,742	
Trading liabilities				
Debt securities in issue				
of which Tier 2 capital instruments Derivatives Retirement benefit liabilities Taxation liabilities Accruals and deferred income Borrowings				В
Other liabilities	1,423,801		1,423,801	
Subtotal	39,338,561	0	39,338,561	
Captotal	30,000,001	5	00,000,001	
Paid up share capital	4,000,000		4,000,000	
of which amount eligible for CET1	4,000,000		4,000,000	н
of which amount eligible for AT1	,,,,,,,,		, = = = , = = =	1
Statutory reserves	768,403		768,403	
Other reserves	(72,607)		(72,607)	
Retained earnings	1,195,557		1,195,557	
Minority Interest	1,150,001		.,,	
Proposed dividends				
Total liabilities and equity	45,229,914	0	45,229,914	



45 Tier 1 capital (T1 = CET1 + AT1)

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 All figures are in SAR'000

> Components1 of regulatory capital reported by the bank

> > 5.891.353

Amounts¹ subject to reference ш treatment

Source based on Pre - Basel numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

(2) 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 1,411,564 2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 479.789 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) 5,891,353 6 Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments 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) 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 issued share capital (amount above 10% threshold) 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 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments
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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

All figures are in SAR'000

Components¹ of regulatory capital reported by the bank

Source based on reference numbers / letters

Amounts¹ of the balance sheet under the Pre - Basel regulatory scope III of consolidation treatment from step 2

В

10 Provisions 422,33		Tier 2 capital: instruments and provisions	
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