

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	5,081,991		5,081,991
Due from banks and other financial institutions	8,452,746		8,452,746
Investments, net	5,145,684		5,145,684
Loans and advances, net	45,615,804		45,615,804
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Investment property	-		-
Property and equipment, net	893,194		893,194
Other assets	588,915		588,915
Total assets	65,778,334	-	65,778,334
Liabilities			
Due to SAMA	2,006,456		2,006,456
Due to Banks and other financial institutions	1,271,780		1,271,780
Items in the course of collection due to other banks			
Customer deposits	50,773,709		50,773,709
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Sukuk	2,006,719		2,006,719
Other liabilities	1,999,065		1,999,065
Subtotal	58,057,729	-	58,057,729
Equity			
Paid up share capital	6,000,000		6,000,000
Statutory reserves	866,508		866,508
Other reserves	(42,774)		(42,774)
Retained earnings	750,572		750,572
Treasury shares	(96,335)		(96,335)
Employee share plan reserve	2,634		2,634
Proposed cash dividends	240,000		240,000
Total equity attributed to equity holders of the Bank	7,720,605		7,720,605
Non-controlling interest	-		-
Total equity	7,720,605		7,720,605
Total liabilities and equity	65,778,334	-	65,778,334

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)	Reference
Assets				
Cash and balances at central banks	5,081,991		5,081,991	
Due from banks and other financial institutions	8,452,746		8,452,746	
Investments, net	5,145,684		5,145,684	
Loans and advances, net	45,615,804		45,615,804	
of which Collective provisions	846,708		846,708	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Investment property	-		-	
Property and equipment, net	893,194		893,194	
Other assets	588,915		588,915	
Total assets	65,778,334	-	65,778,334	
Liabilities				
Due to SAMA	2,006,456		2,006,456	
Due to Banks and other financial institutions	1,271,780		1,271,780	
Items in the course of collection due to other banks				
Customer deposits	50,773,709		50,773,709	
Trading liabilities				
Debt securities in issue				
of which Tier 2 capital instruments				B
Derivatives				
Retirement benefit liabilities				
Taxation liabilities				
Accruals and deferred income				
Borrowings				
Sukuk	2,006,719		2,006,719	
Other liabilities	1,999,065		1,999,065	
Subtotal	58,057,729	0	58,057,729	
Paid up share capital	6,000,000		6,000,000	
of which amount eligible for CET1	6,000,000		6,000,000	H
of which amount eligible for AT1				I
Statutory reserves	866,508		866,508	
Other reserves	(42,774)		(42,774)	
Retained earnings	750,572		750,572	
Treasury shares	(96,335)		(96,335)	
Employees' share plan	2,634		2,634	
Proposed cash dividends	240,000		240,000	
Total equity attributed to equity holders of the Bank	7,720,605		7,720,605	
Non-controlling interest	-		-	
Total equity	7,720,605		7,720,605	
Total liabilities and equity	65,778,334	-	65,778,334	

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

Amounts¹
subject to
Pre -
Basel III
treatment

Source based on
reference
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
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
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	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)
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	Total regulatory adjustments to Common equity Tier 1
29	Common Equity Tier 1 capital (CET1)
Additional Tier 1 capital: instruments	
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	Additional Tier 1 capital before regulatory adjustments
Additional Tier 1 capital: regulatory adjustments	
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	Additional Tier 1 capital (AT1)
45	Tier 1 capital (T1 = CET1 + AT1)

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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

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000	B
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	639,074	A
51	Tier 2 capital before regulatory adjustments	2,639,074	
Tier 2 capital: regulatory adjustments			
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)	2,639,074	
59	Total capital (TC = T1 + T2)	10,416,742	
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	57,356,626	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.56%	
62	Tier 1 (as a percentage of risk weighted assets)	13.56%	
63	Total capital (as a percentage of risk weighted assets)	18.16%	
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)	6.38%	
65	of which: capital conservation buffer requirement	1.88%	
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)	7.56%	
National minima (if different from Basel 3)			
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	
Amounts below the thresholds for deduction (before risk weighting)			
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)		
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 application of cap)	639,074	
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		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
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)		