

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 with Saudi Central Bank ('SAMA')	9,389,933		9,389,933
Due from banks and other financial institutions	1,155,306		1,155,306
Investments, net	28,819,143		28,819,143
Financing, net	117,148,856		117,148,856
Property and equipment and right of use assets, net	2,331,218		2,331,218
Other assets	1,106,583		1,106,583
Total assets	159,951,039	0	159,951,039
Liabilities			
Due to SAMA, banks and other financial institutions	8,862,813		8,862,813
Customers' deposits	120,707,035		120,707,035
Amount due to Mutual Funds' unitholders	336,323		336,323
Other liabilities	4,963,736		4,963,736
Total Liabilities	134,869,907	0	134,869,907
Share capital	20,000,000		15,000,000
Statutory reserve	591,498		100,000
Other reserves	171,762		77,372
Retained earnings	3,818,778		2,287,302
Proposed dividend	596,218		0
Treasury shares	(97,124)		(103,475)
Total liabilities and equity	159,951,039	0	159,951,039

0

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 with Saudi Central Bank ('SAMA')	9,389,933		9,389,933	
Due from banks and other financial institutions	1,155,306		1,155,306	
Investments, net	28,819,143		28,819,143	
Financing, net	117,148,856		117,148,856	
of which Collective provisions	1,953,867		1,953,867	A
Property and equipment and right of use assets, net	2,331,218		2,331,218	
Other assets	1,106,583		1,106,583	
Total assets	159,951,039	0	159,951,039	
Liabilities				
Due to SAMA, banks and other financial institutions	8,862,813		8,862,813	
Customers' deposits	120,707,035		120,707,035	
Amount due to Mutual Funds' unitholders	336,323		336,323	
Other liabilities	4,963,736		4,963,736	
Total Liabilities	134,869,907	0	134,869,907	
Paid up share capital	20,000,000		20,000,000	
of which amount eligible for CET1	20,000,000		20,000,000	B
of which amount eligible for AT1	0		0	C
Statutory reserve	591,498		591,498	D
Other reserves	171,762		171,762	E
Retained earnings	3,818,778		3,818,778	F
Treasury shares	(97,124)		(97,124)	H
Total liabilities and equity	159,951,039	0	159,951,039	

TABLE 2: CAPITAL STRUCTURE

Common template (Post 2018) - Step 3 (Table 2d (i))

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

Components of regulatory capital reported by the bank

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	20,000,000
2	Retained earnings	4,541,644
3	Accumulated other comprehensive income (and other reserves)	1,359,478
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	25,901,122
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)	(97,124)
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% thresh	-
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	-
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	(97,124)
29	Common Equity Tier 1 capital (CET1)	25,803,998
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%	-
40	scope of regulatory consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments	-
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)	25,803,998

B

F

D+E+G+I

H

TABLE 2: CAPITAL STRUCTURE

Common template (Post 2018) - Step 3 (Table 2d (ii))

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

Components¹ of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-
50	Provisions	1,601,139
51	Tier 2 capital before regulatory adjustments	1,601,139
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 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	-
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	1,601,139
59	Total capital (TC = T1 + T2)	27,405,137
60	Total risk weighted assets	142,540,011
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.10%
62	Tier 1 (as a percentage of risk weighted assets)	18.10%
63	Total capital (as a percentage of risk weighted assets)	19.23%
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)	-
65	<i>of which: capital conservation buffer requirement</i>	-
66	<i>of which: bank specific countercyclical buffer requirement</i>	-
67	<i>of which: G-SIB buffer requirement</i>	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-
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)	1,953,867
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,601,139
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)	-

Note: Items which are not applicable are to be left blank.

TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments-(Table 2(e))

NONE