

TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in	Adjustment of banking	Under regulatory scope of consolidation (E)
	Published financial statements (C)	associates / other entities (*) (D)	
Assets			
Cash and balances with Saudi Arabian Monetary Agency ('SAMA')	8,039,748		8,039,748
Due from banks and other financial institutions	2,144,269		2,144,269
Investments	23,477,660		23,477,660
Financing, net	94,801,398		94,801,398
Property and equipment, net	2,413,893		2,413,893
Other assets	962,473		962,473
Total assets	131,839,441	0	131,839,441
Liabilities			
Due to banks and other financial institutions	3,289,844		3,289,844
Customers' deposits	102,062,835		102,062,835
Other liabilities	4,041,838		4,041,838
Total Liabilities	109,394,517	0	109,394,517
Share capital	15,000,000		15,000,000
Statutory reserve	100,000		100,000
Fair value reserve for FVOCI investments	77,372		77,372
Retained earnings	2,287,302		2,287,302
Proposed dividend	0		0
Proposed issue of bonus shares	5,000,000		5,000,000
Treasury shares	(103,475)		(103,475)
Other reserves	83,725		83,725
Total liabilities and equity	131,839,441	0	131,839,441

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 Arabian Monetary Agency ('SAMA')	8,039,748		8,039,748	
Due from banks and other financial institutions	2,144,269		2,144,269	
Investments	23,477,660		23,477,660	
Financing, net	94,801,398		94,801,398	
of which Collective provisions	1,374,869		1,374,869	A
Property and equipment, net	2,413,893		2,413,893	
Other assets	962,473		962,473	
Total assets	131,839,441	0	131,839,441	
Liabilities				
Due to banks and other financial institutions	3,289,844		3,289,844	
Customers' deposits	102,062,835		102,062,835	
Other liabilities	4,041,838		4,041,838	
Total Liabilities	109,394,517	0	109,394,517	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	B
of which amount eligible for AT1	0		0	C
Statutory reserve	100,000		100,000	D
Fair value reserve for FVOCI investments	77,372		77,372	E
Retained earnings	2,287,302		2,287,302	F
Proposed dividend	0		0	
Proposed issue of bonus shares	5,000,000		5,000,000	G
Treasury shares	(103,475)		(103,475)	H
Employees Share based plan and other reserves	83,725		83,725	I
Total liabilities and equity	131,839,441	0	131,839,441	

TABLE 2: CAPITAL STRUCTURE

Common template (Post 2018) - Step 3 (Table 2(d)) 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	15,000,000
2	Retained earnings	2,721,023
3	Accumulated other comprehensive income (and other reserves)	5,261,097
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	22,982,120
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)	(103,475)
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	(103,475)
29	Common Equity Tier 1 capital (CET1)	22,878,645
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 scope of regulatory consolidation (net of eligible short positions)	-
40	the 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)	22,878,645

B
F
D+E+G+I

H

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

TABLE 2: CAPITAL STRUCTURE

Common template (Post 2018) - Step 3 (Table 2(d)) 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	1,374,869
51	Tier 2 capital before regulatory adjustments	1,374,869
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)	1,374,869
59	Total capital (TC = T1 + T2)	24,253,514
60	Total risk weighted assets	119,718,952
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.11%
62	Tier 1 (as a percentage of risk weighted assets)	19.11%
63	Total capital (as a percentage of risk weighted assets)	20.26%
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)	1,374,869
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,374,869
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