

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

Assets Cash and balances with Saudi Central Bank ('SAMA') Due from banks and other financial institutions Investments, net Financing, net Property and equipment and right of use assets, net	Balance sheet in Published financial statements (C) 10,975,381 827,543 37,723,441 131,192,681 2,453,562		Under regulatory scope of consolidation (E) 10,975,381 827,543 37,723,441 131,192,681 2,453,562
Other assets	1,449,202		1,449,202
Total assets	184,621,810	0	184,621,810
Liabilities Due to SAMA, banks and other financial institutions Customers' deposits Amount due to Mutual Funds' unitholders Other liabilities	15,452,190 130,375,962 501,138 6,825,371		15,452,190 130,375,962 501,138 6,825,371
Total Liabilities	153,154,661	0	153,154,661
Share capital Statutory reserve Other reserves Retained earnings	20,000,000 1,268,845 (64,399) 5,329,386		20,000,000 1,268,845 (64,399) 5,329,386
Proposed dividend Treasury shares	(66,683)		(94,159)
Equity attributable to shareholders of the Bank	26,467,149	0	26,467,149
Tier 1 Sukuk	5,000,000		5,000,000
Total Equity	31,467,149		31,467,149
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	184,621,810	0	184,621,810



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

	Balance sheet in	Adjustment of banking		
	Published financial	associates / other	Under regulatory	
	statements	entities	scope of consolidation	Reference
Assets	(C)	(D)	(E)	
Cash and balances with Saudi Central Bank ('SAMA')	10,975,381		10,975,381	1
Due from banks and other financial institutions	827,543		827,543	
Investments, net	37,723,441		37,723,441	
Financing, net	131,192,681		131,192,681	
of which Collective provisions	2,366,346		2,366,346	Α
Property and equipment and right of use assets, net	2,453,562		2,453,562	
Other assets	1,449,202		1,449,202	
Total assets	184,621,810	0	184,621,810	1
Customers' deposits Amount due to Mutual Funds' unitholders Other liabilities	130,375,962 501,138 6,825,371		130,375,962 501,138 6,825,371	=
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Total Liabilities	153,154,661	0	153,154,661	1
			•	•
Paid up share capital	20,000,000		20,000,000	
of which amount eligible for CET1	20,000,000		20,000,000	В
of which amount eligible for AT1	0		0	С
Statutory reserve	1,268,845		1,268,845	D
Other reserves	(64,399)		(64,399)	E
Retained earnings	5,329,386		5,329,386	F
Treasury shares	(66,683)		(66,683)	н
Equity attributable to shareholders of the Bank	26,467,149	0	26,467,149]
Tier 1 Sukuk	5,000,000		5,000,000	1
Total Equity	31,467,149	0	31,467,149	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	184,621,810	0	184,621,810	

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

Source based on reference
Components of numbers / letters of the
regulatory capital balance sheet under the
reported by the regulatory scope of
bank consolidation from step 2

Common Equity Tier 1 capital: Instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus 20,000,000 related stock surplus 2 Retained earnings 5 931 774 1 204 446 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1) 6 Common Equity Tier 1 capital before regulatory adjustments 27,136,220 Common Equity Tier 1 capital: Regulatory adjustments 7 Prudential valuation adjustments 8 Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 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) 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) (66,683 17 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% 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% 20 Mortgage servicing rights (amount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related Amount exceeding the 15% threshold 22 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 Total regulatory adjustments to Common equity Tier 1 (66,68 29 Common Equity Tier 1 capital (CET1) 27.069.537 Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 30 5,000,000 of which: classified as equity under applicable accounting standards 5,000,000 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments 36 5.000.000 Additional Tier 1 capital: regulatory adjustments nvestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 38 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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 42 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 5.000.000 45 Tier 1 capital (T1 = CET1 + AT1) 32,069,537

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

Components¹ of regulatory capital reported by the bank numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CETI and ATI 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 51 Tier 2 capital before regulatory adjustments 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 (TC = T1 + T2) 33,850,038 60 Total risk weighted assets Capital ratios 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 17.45% 62 Tier 1 (as a percentage of risk weighted assets)		Tier 2 capital: instruments and provisions	
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Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) 71.45% Tier 1 (as a percentage of risk weighted assets) 72.067% Total capital (as a percentage of risk weighted assets) 73. Total capital (as a percentage of risk weighted assets) 74.182% Total capital (as a percentage of risk weighted assets) 75. Total capital (as a percentage of risk weighted assets) 76. Total capital (as a percentage of risk weighted assets) 77. Total capital (as a percentage of risk weighted assets) 78. Total capital conservation buffer requirement plus capital conservation buffer plus countercyclical buffer requirement plus capital conservation buffer requirement 77. Total capital conservation buffer requirement 78. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 79. National minimal (if different from Basel 3) 70. National Tier 1 minimum ratio (if different from Basel 3 minimum) 71. National total capital minimum ratio (if different from Basel 3 minimum) 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) 76. Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 standardised approach 70. 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 12 instrum	59	Total capital (TC = T1 + T2)	33,850,038
Common Equity Tier 1 (as a percentage of risk weighted assets) 17.45%	60	Total risk weighted assets	155,145,171
Tier 1 (as a percentage of risk weighted assets) 20.67% Total capital (as a percentage of risk weighted assets) 21.82% 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) 55 of which: capital conservation buffer requirement 66 of which: capital conservation buffer requirement 67 of which: G-SIB buffer requirement 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) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 78 Provisions eligible for inclusion in Tier 2 under standardised approach 79 Cap on inclusion of provisions in Tier 2 under standardised approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Cap in inclusion of provisions in Tier 2 under internal ratings-based approach 71 Cap in inclusion of provisions		Capital ratios	
Total capital (as a percentage of risk weighted assets) 21.82% Institution specific buffer requirement (minimum CET) requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 66 of which: capital conservation buffer requirement 67 of which: G-SIB buffer requirement 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) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 81 Amount excluded from CETI due to cap (excess over cap after redemptions and maturities) 82 Current cap on ATI instruments subject to phase out arrangements 83 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements	61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.45%
Institution specific buffer requirement (minimum CETI requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	62	Tier 1 (as a percentage of risk weighted assets)	20.67%
plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: Capital buffer requirement of which: G-SIB buffer requirement National minima (if different from Basel 3) National Tier 1 minimum ratio (if different from Basel 3) 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 National total capital minimum ratio (if different from Basel 3 minimum) n/a National total capital minimum ratio (if different from Basel 3 minimum) n/a Amounts below the thresholds for deduction (before risk weighting) 20 Non-significant investments in the capital of other financials 31 Significant investments in the capital of other financials 4 Mortgage servicing rights (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) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 17 Capital instruments subject to phase out arrangements Ourrent cap on CETI instruments subject to phase out arrangements Amount excluded from CETI due to cap (excess over cap after redemptions and maturities) Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) Amount excluded from ATI due to cap (excess over cap after redemptions and maturities)	63	Total capital (as a percentage of risk weighted assets)	21.82%
risk weighted assets) 65 of which: capital conservation buffer requirement 66 of which: G-SiB buffer requirement 67 of which: G-SiB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 T2 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	
66 of which: capital conservation buffer requirement 67 of which: Bank specific countercyclical buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 89 National Common Equity Tier 1 minimum ratio (if different from Basel 3) 89 National Tier 1 minimum ratio (if different from Basel 3 minimum) 80 National Tier 1 minimum ratio (if different from Basel 3 minimum) 80 National Tier 1 minimum ratio (if different from Basel 3 minimum) 81 National total capital minimum ratio (if different from Basel 3 minimum) 82 Non-significant investments in the capital of other financials 83 Significant investments in the common stock of financials 84 Nortgage servicing rights (net of related tax liability) 85 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 86 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 87 Cap on inclusion of provisions in Tier 2 under standardised approach 88 Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) 99 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 90 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)		plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of	-
66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 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) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 National total capital minimum ratio (if different from Basel 3 minimum) 73 National total capital minimum ratio (if different from Basel 3 minimum) 74 Amounts below the thresholds for deduction (before risk weighting) 75 Non-significant investments in the capital of other financials 76 Non-significant investments in the common stock of financials 77 Aprilable caps on the inclusion of provisions in Tier 2 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under standardised approach 70 Cap on inclusion of provisions in Tier 2 under standardised approach 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 71 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 72 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		risk weighted assets)	
67 of which: G-SIB buffer requirement 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) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 National total capital minimum ratio (if different from Basel 3 minimum) 73 National total capital minimum ratio (if different from Basel 3 minimum) 74 National total capital minimum ratio (if different from Basel 3 minimum) 75 National total capital minimum ratio (if different from Basel 3 minimum) 76 National total capital minimum ratio (if different from Basel 3 minimum) 77 National total capital minimum ratio (if different from Basel 3 minimum) 78 National total capital minimum ratio (if different from Basel 3 minimum) 79 National total capital minimum ratio (if different from Basel 3 minimum) 79 National total capital minimum ratio (if different from Basel 3 minimum) 79 Cap on inclusion in the capital of other financials 70 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under standardised approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Capital instruments subject to phase-out arrangements 81 Amount excluded from CETI due to cap (excess over cap after redemptions and maturities) 82 Current cap on ATI instruments subject to phase out arrangements 83 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arran	65	of which: capital conservation buffer requirement	-
Rational minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 National total capital minimum ratio (if different from Basel 3 minimum) 73 National total capital minimum ratio (if different from Basel 3 minimum) 74 National total capital minimum ratio (if different from Basel 3 minimum) 75 National total capital minimum ratio (if different from Basel 3 minimum) 76 National total capital minimum ratio (if different from Basel 3 minimum) 77 National total capital minimum ratio (if different from Basel 3 minimum) 78 National total capital minimum ratio (if different from Basel 3 minimum) 79 National total capital minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National Tier 1 minimum ratio (if different from Basel 3 minimum) 72 Nanimum) 73 National Tier 1 minimum ratio (if different from Basel 3 minimum) 73 National Tier 1 minimum ratio (if different from Basel 3 minimum) 74 National Tier 2 minimum) 75 Nanimum 76 National Tier 2 minimum ratio (if different from Basel 3 minimum) 77 National Tier 2 minimum ratio (if different from Basel 3 minimum) 78 National Tier 2 minimum ratio (if different from Basel 3 minimum) 79 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach 70 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 71 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 71 Cap for inclusion of provisions in	66	of which: bank specific countercyclical buffer requirement	-
National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the thresholds for deduction (before risk weighting) 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) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 CETI instruments subject to phase out arrangements - Amount excluded from CETI due to cap (excess over cap after redemptions and maturities) - Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) - Amount excluded from ATI due to cap (excess over cap after redemptions and maturities)	67	of which: G-SIB buffer requirement	-
69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 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) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 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	68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-
70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 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) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 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		National minima (if different from Basel 3)	
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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) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 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	70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
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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) 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	73	Significant investments in the common stock of financials	-
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) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 under standardised approach 79 Provisions eligible for inclusion in Tier 2 under standardised approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 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	74	Mortgage servicing rights (net of related tax liability)	-
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 2,366,346 77 Cap on inclusion of provisions in Tier 2 under standardised approach 1,780,501 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 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements	75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
to application of cap) 2,366,346 77 Cap on inclusion of provisions in Tier 2 under standardised approach 1,780,501 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 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 22 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements		Applicable caps on the inclusion of provisions in Tier 2	
77 Cap on inclusion of provisions in Tier 2 under standardised approach 1,780,501 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 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 22 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements	76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior	
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 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements		to application of cap)	2,366,346
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82 Current cap on ATI instruments subject to phase out arrangements 83 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 94 Current cap on T2 instruments subject to phase out arrangements	80	Current cap on CET1 instruments subject to phase out arrangements	-
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
84 Current cap on T2 instruments subject to phase out arrangements	82	Current cap on ATI instruments subject to phase out arrangements	
	83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
85 Amount excluded from T2 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)	-

Α



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

On July 1, 2021, the Bank through a Shariah compliant arrangement issued Tier 1 Sukuk (the "Sukuk"), amounting to SAR 5 billion. The issuance was approved by the regulatory authorities and the Board of Directors of the Bank.

These Sukuks are perpetual securities in respect of which there is no fixed redemption dates and represents an undivided ownership interest of the Sukuk-holders in the Sukuk assets, with each Sakk constituting an unsecured, conditional and subordinated obligation of the Bank classified under equity. However, the Bank shall have the exclusive right to redeem or call the Sukuks in a specific period of time, subject to the terms and conditions stipulated in the Sukuk Agreement. These securities also allow the Bank to write-down (in whole or in part) any amounts due to the holders in the event of non-viability with the approval of SAMA.

The applicable profit rate is 4% per annum from date of issue up to 2026 and is subjected to reset every 5 years. The applicable profit on the Sukuks is payable quarterly in arrears on each periodic distribution date, except upon the occurrence of a non-payment event or non-payment election by the Bank, whereby the Bank may at its sole discretion (subject to certain terms and conditions) elect not to make any distributions. Such non-payment event or non-payment election are not considered to be events of default and the amounts not paid thereof shall not be cumulative or compound with any future distributions.