

# TABLE 2: CAPITAL STRUCTURE-SEPTEMBER 2020

# Balance sheet - Step 1 (Table 2(b)) (Figures in SAR 000's)

Assets	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) ( D )	Under regulatory scope of consolidation ( E )
Cash and balances at central banks	9,478,176		9,478,176
Due from banks and other financial institutions	3,718,503		3,718,503
Investments, net	37,900,807		37,900,807
Positive fair value derivative	7,235,804		7,235,804
Loans and advances, net	134,355,742		134,355,742
Investment in associates	9,695		9,695
Property and equipment, net	1,416,486		1,416,486
Other assets	3,329,595		3,329,595
Total assets	197,444,808	0	197,444,808
Liabilities Due to Banks and other financial institutions Customer deposits Negative fair value derivative Debt securities in issue Other liabilities Total liabilities	16,451,975 135,654,647 5,449,331 0 6,206,239 163,762,192	0	16,451,975 135,654,647 5,449,331 0 6,206,239 163,762,192
Equity			
Paid up share capital	12,053,572		12,053,572
Statutory reserves	12,053,572		12,053,572
General reserve	982,857		982,857
Other reserves	1,270,307		1,270,307
Retained earnings	7,398,144		7,398,144
Minority Interest	0		0
Treasury shares	(75,836)		(75,836)
Proposed dividend	0		0
Total liabilities and equity	197,444,808	0	197,444,808



# TABLE 2: CAPITAL STRUCTURE-SEPTEMBER 2020

Balance sheet - Step 2 (Table 2(c)) (Figures in SAR 000's)

	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	9,478,176		9,478,176	
Due from banks and other financial institutions	3,718,503		3,718,503	
of which eligible provisions	385		385	Α
Investments, net	37,900,807		37,900,807	
of which eligible provisions	16,010		16,010	Α
Positive fair value derivative	7,235,804		7,235,804	
Loans and advances, net	134,355,742		134,355,742	
of which eligible provisions	1,378,224		1,378,224	Α
Investment in associates	9,695		9,695	
Property and equipment, net	1,416,486		1,416,486	
Other assets	3,329,595		3,329,595	
of which eligible provisions	850		850	Α
Total assets	197,444,808	0	197,444,808	
<u>Liabilities</u> Due to Banks and other financial institutions Customer deposits Negative fair value derivative	16,451,975 135,654,647 5,449,331		16,451,975 135,654,647 5,449,331	
Debt securities in issue	0		0	в
of which Tier 2 capital instruments	6.206.239		0 6.206.239	D
	-,,		-,,	•
of which eligible provisions	39,381	0	39,381	Α
Total liabilities Equity	163,762,192	0	163,762,192	
Paid up share capital	12,053,572		12,053,572	
of which amount eligible for CET1	12,053,572		12,053,572	С
of which amount eligible for AT1	0		0	
Statutory reserves	12,053,572		12,053,572	D
General reserve	982,857		982,857	E
Other reserves	1,270,307		1,270,307	F
Retained earnings	7,398,144		7,398,144	G
SAMA supervisory provision adjustment	862,875		862,875	н
Minority Interest	0		0	
Treasury shares	(75,836)		(75,836)	
Proposed dividends	0		0	1 - E
Total liabilities and equity	197,444,808	0	197,444,808	



Source based on

#### TABLE 2: CAPITAL STRUCTURE-SEPTEMBER 2020

Common template (transition) - Step 3 (Table 2(d)) I (Figures in SAR 000's)

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

Components <sup>1</sup> of the balance subject to regulatory capital reported by the bank       of the balance sheet under the pallatory capital reported by the bank         Common Equity Tier 1 capital: Instruments and reserves       and the pallatory score of consolidati from step 2         1       Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus       12,053,572         C       C					Source based on reference
Component <sup>1</sup> of equilatory cipilal report         subject to sear it regulatory cipilal report         subject to sear it regulatory cipilal report         subject to sear it regulatory cipilal report           1         from the component Equity The 1 Capital: Instruments and reserves         1         Component cipilal report         Component cipilal report           1         from the component Status capital (and equivalent for renormal status capital cipilal cipilal report cipilal report cipilal report cipilal report         1         Component cipilal report         C           2         from the cipital report cipilal report cipilal report         1         Component cipilal report         1         C           3         from the cipital report cipilal report report report report         1         Component Cipital report report report report         1         C           4         from the cipital report repor					numbers / letters
regulatory cyclustropy         Pro- solution         Pro- torial registropy con graduatory cost protocol           1         Increduction of the comparison of the compari				Amounts <sup>1</sup>	of the balance
Common Equity Tier 1 capital: Instruments and reserves         Consolidati Tomating 2           Image: Im					sheet under the
Operation         Common Equity Tier 1 capital index quotakint for hon-joint stude.companies) hui         12.00.577           2         Reserved sectors         12.00.577           3         Accountated on the complex states in come (and duri reserves)         12.00.577           4         Preserved sectors         12.00.577           5         Accountated on the complex states in come (and duri reserves)         12.00.577           6         Preserved sectors         12.00.577           7         Oncome state and by subsidiaries and heat by third particle (mount allowed in group CET1)         Image: Complex states in complex states in complex states in complex states in the complex states in complex states in the compl					regulatory scope
Decky issued quality fuer 1 capital: instruments and reserves         12.00.3572           Decky issued quality issued capital instruments and reserves         12.00.3572           Quality issued quality issued capital instruments and reserves         12.00.3572           Decky issued quality issued capital instruments and cancer dresses)         12.07.3077           Decky issued quality issued capital instruments and cancer dresses)         12.07.3077           Common the capital and try subclasses and held by the particle intromani altweet in group. CET1)         12.07.3077           Common the capital and try subclasses and held by the particle intromania introma in group. CET1)         13.07.3077           Common the capital and try subclasses and held by the particle intromania introma in group. CET1)         13.07.3077           Common the capital intro intromation and try in the capital intromation and try in the capital intromation and try in the capital intromation and try introm					of consolidation
In Proceedings         1000000000000000000000000000000000000			by the bank	treatment	from step 2
Implementation       12.007.401         Implementation       21.007.401         Implementation       34.007.201	_	Common Equity Tigs 1 conitals Instruments and records	r i i i i i i i i i i i i i i i i i i i		
	1				
Image: Statutary and General reserves)       21.207.448         Accumulated other componencies (and other reserves)       1.270.307         Image: Statutary and Comparison (and other reserves)       34.4621.327         Image: Statutary and Comparison (and comparison	· ·		12,053,572		с
Secondated other comparison income (and other reserves)         1,270,307           Procing issued capital subject to phase out from CET1 (m/ly applicable to non-joint stock companies)         1,270,307           B Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulationy adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulation adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulation adjustments         34,821,327           Common Tequity Tite 1 capital hebror regulation adjustments         34,821,327           Common Tequity         34,821,327           Common Tequity Tite 1 capital hebror regulation adjustments         34,821,827           Common Tequity         35,821,827           Common Tequity <td>2</td> <td></td> <td>21,297,448</td> <td></td> <td>D +E+G+I+H</td>	2		21,297,448		D +E+G+I+H
Image: Proceeding and provide the phase out from CET1 (only applicable to non-pint stock companies)       Image: Proceeding and Provide the Provid	3				F
8       Common share capital isod by subsidiations and held by third parties (anount allowed in group CE11)         8       Common Equity Tier 1 capital before regulatory adjustments       34,821.327         7       Protechnal valuation adjustments       34,821.327         8       Common Equity Tier 1 capital before regulatory adjustments       1         9       Common Equity Tier 1 capital before regulatory adjustments       1         9       Common Equity Tier 1 capital capital regulatory adjustments       1         9       Common Equity Tier 1 capital before regulatory adjustments       1         9       Common Equity Tier 1 capital before regulatory adjustments       1         9       Common Equity Tier 1 capital before regulatory adjustments       1         10       Defined ta capital back the profile billy excluding these artisity from temporary differences       1         11       Defined ta capital back the profile billy excluding these antials (regulatory adjustments)       1       1         12       Defined ta capital back these antials (regulator adjust capital adjustments)       1       1         13       Defined ta capital back these antials (regulator adjust capital adjustments)       1       1         14       Defined ta capital back these these inthis (regulatory adjustments)       1       1         14       Defined ta capita	4				
Lommon share capital avea by subsidiaries and held by third pathes (smouth alwed in group CE (1))  Common Equity Tier 1 capital helders equalized you adjustments  A decit and adjustments  B docowill (reat of related as lability)  C the stand on adjustments  B docowill (reat of related as lability)  C the stand on adjustments  C the stand of the		Directly issued capital subject to phase out from CETT (only applicable to non-joint stock companies)	-		_
E     Common Equity Tier 1 capital before regulatory adjustments     34,621,327       7     Protected valuation motiganes environ rights (net of related tax liability)	5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)		ļ	
Common Equity Ter 1 capital: Regulatory adjustments           8         Condull (red of related as lability)           10         Define irrangelises other than morgage-servicing rights (net of related tax liability)           11         Cability and tax liability)           12         Define irrangelises other than morgage-servicing rights (net of related tax liability)           13         Define irrangelises other tax morgage-servicing rights (net of related tax liability)           14         Cability and tax liability)           15         Sortified for provision to oparadecid losses           14         Sortified for provision to oparadecid losses           15         Sortified for provision to oparadecid losses           16         Investments in the capital of barling oparation in provide lebilities           15         Defined-barned geneson fund or all service in the service in tax and capital on apointed balance scheel]         (75.836)           16         Investments in the capital or barling in function and in surgance entities that are outside the scope of regulatory consolidation, net of eligible schot positions (amount above 10% threshold)         Entities           19         Sortificant in relations and in the property differences         Entities           20         Morgage servicing rights (method schot of financials         Entities           21         Inditich sintrelation         Sortifies         <			_	i:	
P Trudenial valuation adjustments	6		34,621,327		
8         Concount (cut of related tax isability)				,	7
9         Other stangabes other than mortgage-servicing rights (net of related tax liability)			-		-
10       Determed tax assets that new on tuture profitability excluding those arising from temporary differences <ul> <li>(1.19,22)</li> <li>(2.5) Anothal of provisons to expected tasses</li> <li>(1.19,22)</li> <li>(2.5) Anothal of provisons to expected tasses</li> <li>(1.19,22)</li> <li>(1.19,22)</li></ul>			-	!i	·  न
Interfact and kindling         (1,199,220)           12         Stachild where reserve         (1,199,220)           13         Securitisation gain on saik (as eas of unit paragraph 652 of Basel II framework)			-	!	1
11       Cash-flow hedge reserve       (1,199,320)         12       Shortial of provisions to appended losses       (1,199,320)         13       Becutification gain on sale (as as to out in paragraph 662 of Basel II framework)       (1,199,320)         14       Gains and losses due to changes in own credit fits on fair valued libities       (1,199,320)         15       Defined-benefit pension fund net assets       (75,536)         16       Interact-benefit pension fund net assets       (75,536)         17       Reciprical cross-holdings in common equity       (75,536)         18       Investments in the capital of banking, framacial and insurance entities that are outside the scope of regulatory consolidation, net of eighes short positions (amount above 10% threshold)       (1,199,320)         19       Sopificant investments in the common stock of financials       (1,199,320)         20       Mortingage servicing rights (amount above 10% threshold), et of related tax labity, and particle investments in the common stock of financials       (1,199,320)         21       of which: mortingage servicing rights       (1,199,320)       (1,199,320)         22       of which: mortingage servicing rights       (1,199,320)       (1,199,320)         22       of which defined tax assets anting from temporary differences       (1,199,320)       (1,199,320)         23       of which defined tax sales	10		-	i	i
12       Encursion pain on sale das est out in paragraph 562 of Basel II framework)	11		(1 120 220)	ii	1
13       Becunitation gain on sake (as set out in paragraph 562 of Basel II framework)	_		(1,139,329)	i	-
14 Gains and bases due to changes in own credit risk on fair valued liabilities				!	ļ
15       Defined-tendit person fund net assets					4
16       Investments in own shares (if not already netted off paid-in capital on reported balance sheet)       (75,836)         17       Reported cross-holdings in common equity       (75,836)         18       Investments in the capital of banking, financial and insurance entities that are outside the scope of equilatory consolidation, not 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 equilatory consolidation, not of eligible short positions (amount above 10% threshold)         20       Montgage servicing rights (amount above 10% threshold)         21       Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related (ax labitity)         23       of which: significant investments in the common stock of financials         24       of which: defend tax assets arising from temporary differences         25       of which: defend tax assets arising from temporary differences         26       Number So Policies D'O COMMON EQUITY TIER 1 IN RESPECT OF         Additional Eref 1       Significant investments be Common Equity Tier 1         0.0       FWHCH:         27       Regulatory adjustments to Common Equity Tier 1       (1,215,165)         28       Total regulatory adjustments applied to Common Equity Tier 1       (1,215,165)			-	!	1
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18       Investments in the capital of banking, inancial and insurance entities that are outside the scope of englatory consolidation, and 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 englatory consolidation, and to 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 significant investments in the common stock of financials         23       of which: mortgage servicing rights         23       of which: mortgage servicing rights         24       of which: mortgage servicing rights         25       of which: mortgage servicing rights         26       which: mortgage servicing rights         27       of which: mortgage servicing rights         28       of which: mortgage servicing rights         29       of which: mortgage servicing rights         20       of which: calcradia adjust adjus			-	i	ר 1
Ire iguidatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share caphal (amount above 10% (interschold))         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% (interschold))         21       Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)         22       Anount exceeding the 15% threshold         23       of which: significant investments is in the common stock of financials         24       of which: deferred tax assets arising from temporary differences         25       of which: deferred tax assets arising from temporary differences         26       of which: significant investments in the common stock of financials         26       of which: deferred tax assets arising from temporary differences         26       of which: significant investments publicable         27       Regulatory adjustments splied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2         28       Total regulatory adjustments to Common equity Tier 1         29       Common Equity Tier 1 capital: instruments         20       orker defaurt (CET)         30       Tier asset as equity under applicable accounting standards         31       of which: classified as equity under applicable account					- - -
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)		regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of	-	-	
autside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		the issued share capital (amount above 10% threshold)			
autside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	19	Significant investments in the common stock of banking, financial and insurance entities that are		i	1
20       Mortgage servicing rights (amount above 10% threshold)			-	i -	
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: mortgage servicing rights         24       of which: mortgage servicing rights         25       of which: mortgage servicing rights         26       of which: deferred tax assets arising from temporary differences         26       of which: deferred tax assets arising from temporary differences         27       National specific regulatory adjustments         28       National specific regulatory adjustments         29       OFWHICH:         20       OFWHICH:         21       OFWHICH:         21       OFWHICH:         21       OFWHICH:         21       OFWHICH:         22       Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         23       Common Equity Tier 1 capital instruments         30       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         31       Of which: classified as latibilies under applicable accounting standards         32       of which: instruments is under to phase out         33       Directly issued capital instruments on tadditional Tier 1 instruments on tadiowed in group AT10		threshold)			1
tax lability)	20	Mortgage servicing rights (amount above 10% threshold)	-		
22       Amount exceeding the 15% threshold					1
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24       of whick: mortgage servicing rights	_		-	i:	
25       of which: deterined tax assets arising from temporary differences	_		-	i	4
26       National specific regulatory adjustments	-		-		1
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF         AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH         27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         27 Regulatory adjustments to Common equity Tier 1         28 Total regulatory adjustments to Common equity Tier 1         29 Common Equity Tier 1 capital (CET1)         30 Directly issued qualifying 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 on Cleft of instruments subject to phase out         36 Michin: Instruments (and CET1 instruments on clucked in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         36 Additional Tier 1 capital: regulatory adjustments       0         37 Investments in work additional Tier 1 instruments       -         38 Reciprocal cross-holdings in Additional Tier 1 instruments       -         39 Investments in work additional Tier 1 instruments on the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (ret of eligible short positions)	_		-		-
AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT       -         OF WHICH:       -         27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2       -         28 Total regulatory adjustments to Common equity Tier 1       (1,215,165)         29 Common Equity Tier 1 capital (CET1)       33,406,162         4 Additional Tier 1 capital (CET1)       33,406,162         20 of which: classified as equity under applicable accounting standards       -         31 of which: classified as fiabilities under applicable accounting standards       -         32 of which: classified as fiabilities under applicable accounting standards       -         33 Directly issued capital instruments subject to phase out from Additional Tier 1       -         34 Additional Tier 1 instruments out four Additional Tier 1       -         35 of which: instruments (and CET1 instruments on included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)       -         35 of which: instruments is under applicable accounting standards       -         37 Investments is no wn Additional Tier 1 instruments       0         4 Additional Tier 1 capital Use on the digible short positons, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positons)       -         39 Investments in the	26			·	
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         27       Regulatory adjustments to Common equity Tier 1       (1,215,165)         29       Common Equity Tier 1 capital (CET1)       33,406,162         30       Directly issued qualifying Additional Tier 1 capital: instruments       -         31       of which: classified as equity under applicable accounting standards       -         32       of which: classified as equity under applicable accounting standards       -         32       of which: classified as ilabilities under applicable accounting standards       -         33       Directly issued capital instruments subject to phase out from Additional Tier 1       -         34       Additional Tier 1 capital efforte regulatory adjustments       -         35       of which: instruments issued by subsidiaries subject to phase out       -         36       Additional Tier 1 capital before regulatory adjustments       -         37       Investments in ne 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -         40       Significant investments in the capital of banking, f			-		
to cover deductions	27		-		
28       Total regulatory adjustments to Common equity Tier 1       (1,215,165)         29       Common Equity Tier 1 capital (CET1)       33,406,162         Additional Tier 1 capital: instruments       33,406,162         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       -         34       Additional Tier 1 instruments out included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)       -         36       Additional Tier 1 capital: regulatory adjustments       0         36       Additional Tier 1 instruments       -         31       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 banking, financial and insurance entities that are outside the scope of regulatory adjustments       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments	21		-		
29       Common Equity Tier 1 capital (CET1)       33,406,162         Additional Tier 1 capital: instruments       33         30       Directly issued qualifying Additional Tier 1 capital: instruments	28	Total regulatory adjustments to Common equity Tier 1	(1 215 165)		
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 regulatory adjustments         01         37 Investments in own 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)         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         42 RegULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH:         42 Regulatory adjustments to Additional Tier 1 acpital	_				
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 ilabilities 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)         36 <b>Mdditional Tier 1 capital before regulatory adjustments</b> 36 <b>Additional Tier 1 capital before regulatory adjustments</b> 37       Investments in own Additional Tier 1 instruments         38 <b>Additional Tier 1 instruments</b> 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         42       RegULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]			00,100,102		
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         37       Investments in own Additional Tier 1 anstruments         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)         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)         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments         41       National specific regulatory adjustments	30		-		
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       0         37       Investments in own Additional Tier 1 capital: regulatory adjustments       -         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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -         41       National specific regulatory adjustments       -       -         70       FWHICH: [INSERT NAME OF ADJUSTMENT]       -       -         71       OF WHICH: [INSERT NAME OF ADJUSTMENT]       -       -         72       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -	_		-		
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       0         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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       -         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       -         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	-		-		
held by third parties (amount allowed in group AT1)	33		-		
35       of which: instruments issued by subsidiaries subject to phase out         36       Additional Tier 1 capital before regulatory adjustments       0         37       Investments in own Additional Tier 1 capital: regulatory adjustments       -         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       -         41       National specific regulatory adjustments       -         60       -       -         71       OF WHICH: [INSERT NAME OF ADJUSTMENT]       -         72       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -         73       Total regulatory adjustments to Additional Tier 1 capital       -         74       Additional Tier 1 capital       -         75       -       -       -         76       WHICH:	34				
36       Additional Tier 1 capital before regulatory adjustments       0         Additional Tier 1 capital: regulatory adjustments       0         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)       -         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments       -         41       National specific regulatory adjustments       -         42       Regulatory ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS       -         53       SUBJECT TO PRE-BASEL III TREATMENT       -         64       Regulatory adjustments 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)       0	L				
Additional Tier 1 capital: regulatory adjustments         37         1nvestments 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 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			-		
37       Investments in own Additional Tier 1 instruments	36		0		
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:       -         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)       0					-
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]         Q         Fegulatory 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)	-		-	!	1
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 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)       0			-	!:	L.
the issued common share capital of the entity (amount above 10% threshold)	39			i	i
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)	1			1	1
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)       0	L		-	;·	
41 National specific regulatory adjustments	40			!	
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)			-	·:	<u>1</u>
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)       0	41		-		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	1				
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)	ļ		-		
42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	ļ		-		
43     Total regulatory adjustments to Additional Tier 1 capital       44     Additional Tier 1 capital (AT1)	<u> </u>		-		
44 Additional Tier 1 capital (AT1) 0	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	_		
	11	Additional Tier 1 capital (AT1)	0		
49[10] (1] = CETT + ATT) 33,406,162	_		0		
	45	ner i capital (11 = CE11 + A11)	33,406,162		



### **TABLE 2: CAPITAL STRUCTURE-SEPTEMBER 2020**

Common template (transition) - Step 3 (Table 2(d)) ii (Figures in SAR 000's) (From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

		Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> n subject to b Pre - Basel n III treatment o
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
47	Directly issued capital instruments subject to phase out from Tier 2	0	
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	-	
	Provisions	1,434,850	
51	Tier 2 capital before regulatory adjustments	1,434,850	
_	Tier 2 capital: regulatory adjustments		
_	Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments	-	<u> </u>
<u>53</u> 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]	-	
57	OF WHICH: Total regulatory adjustments to Tier 2 capital	-	
	Tier 2 capital (T2)	1,434,850	
59		34,841,012	
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
-	OF WHICH:	-	
60	Total risk weighted assets	194,305,023	
_	Capital ratios		
	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	17.19% 17.19%	
	Total capital (as a percentage of risk weighted assets)	17.19%	
	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)	7.561%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical buffer requirement	0.061%	
67	of which: G-SIB/D-SIB buffer requirement	0.500%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12.693%	
	National minima (if different from Basel 3)		
69 70	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70		n/a n/a	
<u> </u>	Amounts below the thresholds for deduction (before risk weighting)	11/4	
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	Applicable caps on the inclusion of provisions in Tier 2 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	1,434,850 2,199,379	
_	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	n/a	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018	n/a	
80	and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements		
	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
_	Current cap on AT1 instruments subject to phase out arrangements		
83		-	
83 84		-	
_	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	
_			
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Source based on reference numbers / letters of the to balance sheet under the asel regulatory scope of nent consolidation from step 2

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