

TABLE 2: CAPITAL STRUCTURE-SEPTEMBER 2020

Balance sheet - Step 1 (Table 2(b)) (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)
Assets			
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	16,451,975		16,451,975
Customer deposits	135,654,647		135,654,647
Negative fair value derivative	5,449,331		5,449,331
Debt securities in issue	0		0
Other liabilities	6,206,239		6,206,239
Total liabilities	163,762,192	0	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
Assets				
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	A
Investments, net	37,900,807		37,900,807	
of which eligible provisions	16,010		16,010	A
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	A
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	A
Total assets	197,444,808	0	197,444,808	
Liabilities				
Due to Banks and other financial institutions	16,451,975		16,451,975	
Customer deposits	135,654,647		135,654,647	
Negative fair value derivative	5,449,331		5,449,331	
Debt securities in issue	0		0	
of which Tier 2 capital instruments	0		0	B
Other liabilities	6,206,239		6,206,239	
of which eligible provisions	39,381		39,381	A
Total liabilities	163,762,192	0	163,762,192	
Equity				
Paid up share capital	12,053,572		12,053,572	
of which amount eligible for CET1	12,053,572		12,053,572	C
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	H
Minority Interest	0		0	
Treasury shares	(75,836)		(75,836)	
Proposed dividends	0		0	I
Total liabilities and equity	197,444,808	0	197,444,808	

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

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

Amounts¹ subject to Pre - Basel III treatment

Components¹ 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	12,053,572
2	Retained earnings (including Statutory and General reserves)	21,297,448
3	Accumulated other comprehensive income (and other reserves)	1,270,307
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	34,621,327
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	(1,139,329)
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)	(75,836)
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
20	Mortgage servicing rights (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22	Amount exceeding the 15% threshold	-
23	of which: significant investments in the common stock of financials	-
24	of which: mortgage servicing rights	-
25	of which: deferred tax assets arising from temporary differences	-
26	National specific regulatory adjustments	-
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	Total regulatory adjustments to Common equity Tier 1	(1,215,165)
29	Common Equity Tier 1 capital (CET1)	33,406,162
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	0
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments	-
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43	Total regulatory adjustments to Additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	0
45	Tier 1 capital (T1 = CET1 + AT1)	33,406,162

C
D + E + G + I + H
F

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

Source based on reference
Amounts¹ subject to
Pre - Basel III treatment
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	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	-
50	Provisions	1,434,850
51	Tier 2 capital before regulatory adjustments	1,434,850
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	-
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		-
OF WHICH: [INSERT NAME OF ADJUSTMENT]		-
OF WHICH: ...		-
57	Total regulatory adjustments to Tier 2 capital	0
58	Tier 2 capital (T2)	1,434,850
59	Total capital (TC = T1 + T2)	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		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.19%
62	Tier 1 (as a percentage of risk weighted assets)	17.19%
63	Total capital (as a percentage of risk weighted assets)	17.93%
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)	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	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)	1,434,850
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,199,379
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	n/a
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 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)	-

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