

**TABLE 2: CAPITAL STRUCTURE**  
**Balance sheet - Step 1 (Table 2(b))**

	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities (* ) ( D )	Under regulatory scope of consolidation ( E )
<b>Assets</b>			
Cash and balances at central banks	6,701,271		6,701,271
Due from banks and other financial institutions	2,566,113		2,566,113
Investments, net	18,323,113		18,323,113
Loans and advances, net	52,237,441		52,237,441
Investment in associates	705,227		705,227
Property and equipment, net	906,824		906,824
Other assets	1,421,557		1,421,557
<b>Total assets</b>	<b>82,861,546</b>	<b>0</b>	<b>82,861,546</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	6,422,052		6,422,052
Customer deposits	62,142,816		62,142,816
Borrowings	2,000,000		2,000,000
Other liabilities	1,326,699		1,326,699
<b>Total liabilities</b>	<b>71,891,567</b>	<b>0</b>	<b>71,891,567</b>
Paid up share capital	5,500,000		5,500,000
Statutory reserves	3,253,000		3,253,000
Other reserves	316,697		316,697
Retained earnings	1,900,282	-	1,900,282
<b>Total liabilities and equity</b>	<b>82,861,546</b>	<b>0</b>	<b>82,861,546</b>

\* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

**TABLE 2: CAPITAL STRUCTURE**

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<b>Assets</b>				
Cash and balances at central banks	6,701,271		6,701,271	
Due from banks and other financial institutions	2,566,113		2,566,113	
Investments, net	18,323,113		18,323,113	
Loans and advances, net	52,237,441		52,237,441	
<b>of which Collective provisions</b>	<b>602,744</b>	<b>0</b>	<b>602,744</b>	<b>A</b>
Investment in associates	705,227		705,227	
Property and equipment, net	906,824		906,824	
Other assets	1,421,557		1,421,557	
<b>of which goodwill</b>	<b>18,821</b>	<b>0</b>	<b>18,821</b>	<b>B</b>
<b>Total assets</b>	<b>82,861,546</b>	<b>0</b>	<b>82,861,546</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	6,422,052		6,422,052	
Customer deposits	62,142,816		62,142,816	
<b>of which Tier 2 capital instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Borrowings	2,000,000		2,000,000	
Other liabilities	1,326,699		1,326,699	
<b>Subtotal</b>	<b>71,891,567</b>	<b>0</b>	<b>71,891,567</b>	
<b>Paid up share capital</b>	<b>5,500,000</b>		<b>5,500,000</b>	
<b>of which amount eligible for CET1</b>	<b>5,500,000</b>		<b>5,500,000</b>	<b>C</b>
<b>of which amount eligible for AT1</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Statutory reserves	3,253,000		3,253,000	<b>D</b>
Other reserves	316,697		316,697	<b>E</b>
<b>of which: Employee stock option shares</b>	<b>(31,551)</b>	<b>0</b>	<b>(31,551)</b>	<b>F</b>
Retained earnings	1,900,282		1,900,282	<b>G</b>
<b>of which: Goodwill</b>	<b>18,821</b>	<b>0</b>	<b>18,821</b>	<b>F</b>
Minority Interest	-		-	
Proposed dividends	-		-	
<b>Total liabilities and equity</b>	<b>82,861,546</b>	<b>0</b>	<b>82,861,546</b>	

**Note:** Items A, B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .

# Capital Structure under Basel III Pillar III for March 31, 2014

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**TABLE 2: CAPITAL STRUCTURE**

Common template (transition) - Step 3 (Table 2(d) i)

(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> 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
(2)				
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	5,500,000		C D+G E
2	Retained earnings	5,153,282		
3	Accumulated other comprehensive income (and other reserves)	316,697		
4	Directly issued capital subject to phase out from CET 1 (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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>10,969,979</b>		
	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
7	Prudential valuation adjustments	-		B
8	Goodwill (net of related tax liability)	(18,821)		
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	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(18,821)</b>		
29	<b>Common Equity Tier 1 capital (CE1)</b>	<b>10,951,158</b>		
	<b>Additional Tier 1 capital: instruments</b>			
35	of which: instruments issued by subsidiaries subject to phase out			
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>		
	<b>Additional Tier 1 capital: regulatory adjustments</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)	(52,590)		
41	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH:			
	OF WHICH: ...			
43	Total regulatory adjustments to Additional Tier 1 capital	(52,590)		
44	<b>Additional Tier 1 capital (ATI)</b>	<b>(52,590)</b>		
45	<b>Tier 1 capital (TI = CE1 + ATI)</b>	<b>10,898,568</b>		

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

<sup>2</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

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

**TABLE 2: CAPITAL STRUCTURE**

Common template (transition) - Step 3 (Table 2(d) ii)

(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> 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
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Tier 2 capital: instruments and provisions		
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	602,744
<b>51</b>	<b>Tier 2 capital before regulatory adjustments</b>	<b>602,744</b>
Tier 2 capital: regulatory adjustments		
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: ...	
<b>57</b>	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
<b>58</b>	<b>Tier 2 capital (T2)</b>	<b>602,744</b>
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>11,501,312</b>
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		-
	OF WHICH:	-
	OF WHICH: ...	-
<b>60</b>	<b>Total risk weighted assets</b>	<b>73,585,310</b>
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.88%
62	Tier 1 (as a percentage of risk weighted assets)	14.81%
<b>63</b>	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>15.63%</b>
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	n/a
66	of which: bank specific countercyclical buffer requirement	n/a
67	of which: G-SIB buffer requirement	n/a
<b>68</b>	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>14.88%</b>
National minima (if different from Basel 3)		
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)	872,018
77	Cap on inclusion of provisions in Tier 2 under standardised approach	602,744
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
<b>85</b>	<b>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</b>	<b>-</b>

A

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

<sup>2</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

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

TABLE 2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	N/A
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	N/A
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/igroup/group&solo	N/A
7	Instrument type	N/A
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	N/A
9	Par value of instrument	N/A
10	Accounting classification	N/A
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Option call date, contingent call dates and redemption amount	NA
16	Subsequent call dates if applicable	NA
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Non cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger (s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary writedown, description of the write-up mechansim	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.