Location: Quarterly Financial Statement



TABLE 2: CAPITAL STRUCTURE - DECEMBER 2021

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

All figures are in SAR'000

All ligures are III SAN 000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	11,141,437		11,141,437
Due from banks and other financial institutions	2,283,200		2,283,200
Investments, net	44,168,178		44,168,178
Loans and advances, net	126,674,105		126,674,105
Debt securities	0		0
Trading assets	0		0
Investment in associates	1,155,655		1,155,655
Derivatives	967,485		967,485
Investment property	0		0
Other real estate	179,063		179,063
Property and equipment, net	2,207,411		2,207,411
Other assets	3,725,125		3,725,125
Total assets	192,501,659	0	192,501,659
Liabilities Due to Banks and other financial institutions	14,207,108		14,207,108
Items in the course of collection due to other banks	0		0
Customer deposits	135,713,885		135,713,885
Trading liabilities	0		0
Local sukuk issued	2,829,100		2,829,100
Derivatives	2,217,213		2,217,213
Retirement benefit liabilities	541,206		541,206
Taxation liabilities	568,453		568,453
Accruals and deferred income	0		0
Other liabilities and accruals	5,296,957		5,296,957
Subtotal	161,373,922	0	161,373,922
Paid up share capital	15,000,000		15,000,000
Statutory reserves	8,862,000		8,862,000
Other reserves	542,868		542,868
Retained earnings	6,046,534		6,046,534
Minority Interest	26,643		26,643
Proposed dividends	649,692		649,692
Total liabilities and equity	192,501,659	0	192,501,659

Location: Quarterly Financial Statement



TABLE 2: CAPITAL STRUCTURE - DECEMBER 2021

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

All figures are in SAR'000

	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	11,141,437		11,141,437	
Due from banks and other financial institutions	2,283,200		2,283,200	
Investments, net	44,168,178		44,168,178	
Loans and advances, net	126,674,105		126,674,105	
of which Collective provisions	1,205,142		1,205,142	Α
Debt securities	0		0	
Trading assets	0		0	
Investment in associates	1,155,655		1,155,655	
Derivatives	967,485		967,485	
Investment property	0		0	
Other real estate	179,063		179,063	
Property and equipment, net	2,207,411		2,207,411	
Other assets	3,725,125		3,725,125	
Total assets	192,501,659	0	192,501,659	
<u>Liabilities</u>				
Due to Banks and other financial institutions	14,207,108		14,207,108	
Items in the course of collection due to other	0		0	
banks			ŭ	
Customer deposits	135,713,885		135,713,885	
Trading liabilities	0		0	
Local sukuk issued	2,829,100		2,829,100	_
of which Tier 2 capital instruments	2,812,500		2,812,500	В
Derivatives	2,217,213		2,217,213	
Retirement benefit liabilities	541,206		541,206	
Taxation liabilities	568,453		568,453	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities and accruals	5,296,957		5,296,957	
Subtotal	161,373,922	0	161,373,922	
Doid up abore conital	15 000 000		15 000 000	
Paid up share capital of which amount eligible for CET1	15,000,000 15,000,000		15,000,000 15,000,000	н
<u>u</u>				
of which amount eligible for AT1	8,862,000		0 8,862,000	•
Statutory reserves				G C
Other reserves	542,868		542,868	J.
Retained earnings	6,046,534	0	6,046,534	J
SAMA supervisory provision adjustment	0		00.040	
Minority Interest	26,643		26,643	
Proposed dividends	649,692		649,692	
Total liabilities and equity	192,501,659	0	192,501,659	

Location: Quarterly Financial Statement



TABLE 2: CAPITAL STRUCTURE - DECEMBER 2021

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 All figures are in SAR'000

Amounts¹ regulatory capital reported

Source based on reference numbers / letters of the balance sheet Components¹ of subject to regulatory Pre - Basel regulatory scope of capital reported III under the regulatory scope of consolidation from

step 2

(2)		by the bank	III treatment
(-)			
	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	
2	Retained earnings	15,459,822	
3	Accumulated other comprehensive income (and other reserves)	542,868	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
_			r
Э	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)		ļ
6	Common Equity Tier 1 capital before regulatory adjustments	31,002,690	
	Common Equity Tier 1 capital: Regulatory adjustments		
	Prudential valuation adjustments		i
	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)		ļ
	Cash-flow hedge reserve		[
	Shortfall of provisions to expected losses		Ļ
	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		i
	Defined-benefit pension fund net assets		}
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		r
17	Reciprocal cross-holdings in common equity		<u> </u>
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)		Ĺ
19	Significant investments in the common stock of banking, financial and insurance entities that are		i
	outside the scope of regulatory consolidation, net of eligible short positions (amount above 10%		i
20	threshold) Mortgage servicing rights (amount above 10% threshold)		<u> </u>
<u>20</u> 21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related		ļ
	tax liability)		ļ
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		<u></u>
20	National specific regulatory adjustments	:	L
	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 Common Equity Tier 1 capital (CET1)	24 002 600	
29	Additional Tier 1 capital: instruments	31,002,690	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
	of which: classified as equity under applicable accounting standards		
31 32	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards		
31 32	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1		
31 32	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and		
31 32 33 34	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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)		
31 32 33 34 35	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and		
31 32 33 34 35	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments		
31 32 33 34 35 36	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments		; =:=:=
31 32 33 34 35 36 37 38	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments		£
31 32 33 34 35 36 37 38	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of		; — · · · · · · · · · · · · · · · · · ·
31 32 33 34 35 36 37 38	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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%		£==== }
31 32 33 34 35 36 37 38 39	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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)		£==== } } !
31 32 33 34 35 36 37 38 39	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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		
31 32 33 34 35 36 37 38 39	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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)		£===== } } }
31 32 33 34 35 36 37 38 39 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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		F= f= f
31 32 33 34 35 36 37 38 39 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments		f f l
31 32 33 34 35 36 37 38 39 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS		
31 32 33 34 35 36 37 38 39 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
31 32 33 34 35 36 37 38 39 40 41	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) 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]		
31 32 33 34 35 36 37 38 39 40 41	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
31 32 33 34 35 36 37 38 39 40	of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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]		

Location: Quarterly Financial Statement



TABLE 2: CAPITAL STRUCTURE - DECEMBER 2021

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
All figures are in SAR'000

Components¹ of regulatory capital reported by the bank

reference numbers / letters of the balance sheet under the

Source based on

Amounts¹ subject to Pre - regulatory scope of consolidation treatment from step 2

В

40	Tier 2 capital: instruments and provisions	0.010.555
	Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2	2,812,500
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by	
40	subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
	Provisions	1,205,142
	Tier 2 capital before regulatory adjustments	4,017,642
	Tier 2 capital: regulatory adjustments	
	Investments in own Tier 2 instruments	
	Reciprocal cross-holdings in Tier 2 instruments	
	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)	
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments	0
36	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
4	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH:	
	Total regulatory adjustments to Tier 2 capital	4.017.640
	Tier 2 capital (T2) Total capital (TC = T1 + T2)	4,017,642 35,020,332
00	TOTAL CAPITAL (TOTAL TOTAL) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	33,020,332
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
\neg	OF WHICH:	
60	Total risk weighted assets	404 005 477
,0	-	164,005,477
	Capital ratios	40.000/
	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	18.90% 18.90%
	Total capital (as a percentage of risk weighted assets)	21.35%
4	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)	7.07%
35	of which: capital conservation buffer requirement	2.500/
_	of which: bank specific countercyclical buffer requirement	2.50% 0.07%
6 7	of which: G-SIB buffer requirement	0.07%
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.83%
U	National minima (if different from Basel 3)	11.03/0
20	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	
,31		
	National Tier 1 minimum ratio (if different from Basel 3 minimum)	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)	
70 71	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting)	
70 71 72	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	
70 71 72 73	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials	
70 71 72 73	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability)	
70 71 72 73 74	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	
70 71 72 73 74 75	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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)	1,205,142
70 71 72 73 74 75	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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	1,205,142 1,848,267
70 71 72 73 74 75 76	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
70 71 72 73 74 75 76 77	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	
70 71 72 73 74 75 76 77 78	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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)	
70 71 72 73 74 75 76 77 78	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements	
70 71 72 73 74 75 76 77 78 80 81	National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
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Frequency: Quarterly Location: W



Main features template of regulatory capital instruments - (Table 2(e)) 1 Issuer 2 Unique identifier (e) CUSPIN, ISIN or Bisomberg identifier for private piscentifier (e) CUSPIN, ISIN or Bisomberg identifier for private piscenterity 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 4 Transcription of the Certificates, the Purchase Agreement and subcordination of the Kingdom of Soud Ardistio) Means by which enforcesbility requirement of Section 13 of the TLAC Term 5s Soud is publicated from the Certificates of the Kingdom of Soud Ardistio) Means by which enforcesbility requirement of Section 13 of the TLAC Term 5s Soud is publicated from the Certificates of the Kingdom of Soud Ardistio) 4 Transcriptional Based III rules 5 Post transitional Based III rules 6 English law South/group/group/scolo 7 Instrument type (types to be specified by each jurisdiction) 9 Amount accognized in regulatory capital (Currony) in militors, as of most 10 SSD 750 million 10 Accounting classification 10 Accounting classification 11 Original date of issuance 25 Cot-20 12 Perpetual subject to prior supervisory approval 13 Original maturity date 14 Subsequent subject to prior supervisory approval 25 Cot-20 15 Original maturity date 26 Cot-20 17 Fact of Testing divident/coupon 5 First Call cates 28th Oct 2025, 18 Subsequent call dates and redemption amount 18 Subsequent call dates and preliminal formation of the contribution of the Publication of the contribution of the	TABLE 2: CAPITAL STRUCTURE - DECEMBER 2021			
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	37 If yes, specify non-compliant features	N/A		