

Pillar 3

Capital Structure Disclosures

31 March 2015



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

All figures are in SAR'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	9,148,743	-	9,148,743
Due from banks and other financial institutions	5,316,007	-	5,316,007
Investments, net	11,377,116	-	11,377,116
Loans and advances, net	40,872,993	-	40,872,993
Investment in associates	124,370	-	124,370
Other Real Estate, net	660,097	-	660,097
Property and equipment, net	625,984	-	625,984
Other assets	1,248,132	-	1,248,132
Total assets	69,373,442	-	69,373,442
Liabilities	5 440 000		5 440 000
Due to Banks and other financial institutions	5,413,390	-	5,413,390
Customer deposits	55,420,301	<u> </u>	55,420,301
Debt securities in issue	1,000,000	-	1,000,000
Other liabilities	1,225,637	<u>-</u>	1,225,637
Subtotal	63,059,328	-	63,059,328
Doid un abare conital	4 000 000		4 000 000
Paid up share capital	4,000,000 1,405,500	-	4,000,000
Statutory reserves General reserves	68,000	<u> </u>	1,405,500 68,000
Other reserves			, , , , , , , , , , , , , , , , , , , ,
	(212,090) 1,052,705		(212,090) 1,052,705
Retained earnings	1,052,705	<u> </u>	1,052,705
Minority Interest Proposed dividends	-	-	-
Total liabilities and equity	69,373,443	<u> </u>	69,373,443

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TABLE 2: CAPITAL STRUCTURE Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

Assets	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
Cash and balances at central banks	9,148,743	_	9,148,743	
Due from banks and other financial institutions	5,316,007	_	5,316,007	
Investments, net	11,377,116	-	11,377,116	
of which Investments in the capital of banking, financial and insurance entities that where the bank does not own more than 10% of the issued common share capital of the entity	636,188	-	636,188	A
Loans and advances, net	40,872,993	-	40,872,993	
of which Collective provisions	426,976	-	426,976	В
Investment in associates	124,370	-	124,370	
of which Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	124,370	-	124,370	С
Other Real Estate, net	660,097	-	660,097	
Property and equipment, net	625,984	•	625,984	
Other assets	1,248,132	-	1,248,132	
Total assets	69,373,442	-	69,373,442	
<u>Liabilities</u> Due to Banks and other financial institutions	5,413,390	_	5,413,390	
Customer deposits	55,420,301	-	55,420,301	
Debt securities in issue	1,000,000		1,000,000	
of which Tier 2 capital instruments subject to phase-out	1,000,000	-	1,000,000	D
Other liabilities	1,225,637	-	1,225,637	
Subtotal	63,059,328		63,059,328	
Subtotal	03,039,320		05,059,520	
Paid up share capital	4,000,000	_	4,000,000	
of which amount eligible for CET1	4,000,000	-	4,000,000	E
of which amount eligible for AT1	-	-	-	F
Statutory reserves	1,405,500	-	1,405,500	G
General reserves	68,000	-	68,000	н
Other reserves	(212,090)	-	(212,090)	1
of which cash flow hedge reserve	(212,090)	-	(212,090)	J
Retained earnings	1,052,705	-	1,052,705	K
Minority Interest	-	-	-	
Proposed dividends	-	-	_	
Total liabilities and equity	69,373,443	-	69,373,443	

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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

All figures are in SAR'000

Components of regulatory capital reported by the bank

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

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 2 Retained earnings 1,052,705 K	(2)				step 2
Relamoid assimption of the properties of the pro		Common Equity Tier 1 capital: Instruments and reserves			
3 Accountabled other comprehensive income (and other reserves) 1 Common share capital supple to place on offer CET (100 pt.) 5 Common share capital supple to place on offer CET (100 pt.) 5 Common share capital supple to place on offer CET (100 pt.) 6 Common Sequity The T capital below on the place of the CET (100 pt.) 7 Prudential valuation adjustments 6 Common Sequity The T capital below for regulatory adjustments Common Sequity The T capital below for regulatory adjustments 8 Common Sequity The T capital below for regulatory adjustments 9 Code of the CET (100 pt.) 9 Securitisation gain on sale last ext out in paragraph 562 of Basel II framework) 9 Codes of the CET (100 pt.) 9 Co	1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	4,000,000		E
Common Squity Tier 1 capital before regulatory adjustments	2	Retained earnings	1,052,705		K
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# 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 # Investments in own Additional Tier 1 instruments # Reciprocal cross-holdings in 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 OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] Additional Tier 1 capital (AT1) # Additional Tier 1 capital (AT1)			-		
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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 OF WHICH: INSERT NAME OF ADJUSTMENTI OF WHICH: INSERT NAME OF ADJUSTMENTI OF WHICH: INSERT NAME OF ADJUSTMENTI Additional Tier 1 capital (AT1) # Additional Tier 1 capital (AT1)			-		
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BASEL III TREATMENT - OF WHICH: [INSERT NAME OF ADJUSTMENT] - OF WHICH: OF WHICH: OF WHICH:	#		-		
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: # Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions # Total regulatory adjustments to Additional Tier 1 capital # Additional Tier 1 capital (AT1) -			_		
# Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions - # Total regulatory adjustments to Additional Tier 1 capital - # Additional Tier 1 capital (AT1) -		OF WHICH: [INSERT NAME OF ADJUSTMENT]			
# Total regulatory adjustments to Additional Tier 1 capital - Additional Tier 1 capital (AT1) -			-		
# Additional Tier 1 capital (AT1)			-		
			-		
# Her 1 capital (11 = CE11 + A11) 6,526,205					
	#	Her 1 capital (11 = CE11 + A11)	6,526,205	I	

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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 All figures are in SAR'000

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre -Basel III treatment

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

				consolidation step 2
	Tier 2 capital: instruments and provisions			
16	Directly issued qualifying Tier 2 instruments plus related stock surplus	_		
	Directly issued capital instruments subject to phase out from Tier 2	700,000		D
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and	700,000		
'`	held by third parties (amount allowed in group Tier 2)	_		
49		_		
	Provisions	426,976		В
_	Tier 2 capital before regulatory adjustments	1,126,976		
	Tier 2 capital: regulatory adjustments	, ,,,,		
52	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			
ľ	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)	-	-	Α
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	-		
		-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH:	-		
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	1,126,976		
59	Total capital (TC = T1 + T2)	7,653,181		
-		, ,		
	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	54,429,320		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.99%		
62	Tier 1 (as a percentage of risk weighted assets)	11.99%		
	Total capital (as a percentage of risk weighted assets)	14.06%		
	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)	0%		
65	of which: capital conservation buffer requirement	0%		
66	of which: bank specific countercyclical buffer requirement	0%		
67	of which: G-SIB buffer requirement	0%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.99%		
	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	652,620		
	Significant investments in the common stock of financials	124,370		
	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			
L	application of cap)	426,976		В
	Cap on inclusion of provisions in Tier 2 under standardised approach	613,727		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach			
F	(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			
0.1	(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)	-		
	Current cap on AT1 instruments subject to phase out arrangements	-		
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	700,000		n
	Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	300,000		D D
O.	Printourit excluded from 12 due to cap (excess over cap after redeffibilions and maturities)	300,000		U

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	TABLE 2: CAPITAL STRUCTURE				
	Main features template of regulatory capital instruments - (Table 2(e))				
1	Issuer	Bank Aljazira	Bank Aljazira		
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA0007879055	Bank Aljazira Sukuk		
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	Law of the Kingdom of Saudi Arabia		
	Regulatory treatment				
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital		
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible		
6	Eligible at solo/lgroup/group&solo	Group & Solo	Group & Solo		
7	Instrument type	Paid-up Share Capital	Subordinated Sukuk		
8	Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 4,000 million	SAR 700 million		
9	Par value of instrument	SAR 4,000 million	SAR 1,000 million		
10	Accounting classification	Shareholders' equity	Liability – amortised cost		
11	Original date of issuance	27-Jul-1976	29-Mar-2011		
12	Perpetual or dated	Perpetual	Dated		
13	Original maturity date	No maturity	29 March 2021		
14	Issuer call subject to prior supervisory approval	No	Yes		
15	Option call date, contingent call dates and redemption amount	Not Applicable	29-Mar-2016		
16	Subsequent call dates if applicable	Not Applicable	Anytime after above date		
	Coupons / dividends				
17	Fixed or Floating dividend/coupon	Not Applicable	Floating		
18	Coupon rate and any related index	Not Applicable	SIBOR + 170 bps		
19	Existence of a dividend stopper	Not Applicable	No		
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory		
21	Existence of step up or other incentive to redeem	No	Yes		
22	Non cumulative or cumulative	Non-Cumulative	Non-Cumulative		
23	Convertible or non-convertible	Nonconvertible	Nonconvertible		
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable		
25	If convertible, fully or partially	Not Applicable	Not Applicable		
26	If convertible, conversion rate	Not Applicable	Not Applicable		
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable		
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable		
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable		
30	Write-down feature	No	No		
31	0	Not Applicable	Not Applicable		
32	If write-down, full or partial	Not Applicable	Not Applicable		
33	If write-down, permanent or temporary	Not Applicable	Not Applicable		
34	If temporary writedown, description of the write-up mechansim	Not Applicable	Not Applicable		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Paid-up Share Capital		
36	Non-compliant transitioned features	No	Yes		
37	If yes, specify non-compliant features	Not Applicable	Presence of call option with step-up margin of 550 bps		

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