

**TABLE 2: CAPITAL STRUCTURE - March 31, 2018**

**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 (*) ( D )	Under regulatory scope of consolidation ( E )
<b>Assets</b>			
Cash and balances at central banks	16,365,820	0	16,365,820
Due from banks and other financial institutions	4,910,855	0	4,910,855
Investments, net	46,713,997	0	46,713,997
Loans and advances, net	141,222,247	0	141,222,247
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	577,879	0	577,879
Derivatives	312,050	0	312,050
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,744,969	0	1,744,969
Other assets	1,822,248	0	1,822,248
<b>Total assets</b>	<b>213,670,065</b>	<b>0</b>	<b>213,670,065</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	7,459,378	0	7,459,378
Items in the course of collection due to other banks	0	0	0
Customer deposits	151,921,098	0	151,921,098
Trading liabilities	0	0	0
Debt securities in issue	8,049,211	0	8,049,211
Derivatives	220,110	0	220,110
Retirement benefit liabilities	0	0	0
Taxation liabilities	0	0	0
Accruals and deferred income	0	0	0
Borrowings	0	0	0
Other liabilities	9,851,267	0	9,851,267
<b>Subtotal</b>	<b>177,501,064</b>	<b>0</b>	<b>177,501,064</b>
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	3,922,592	0	3,922,592
Other reserves	464,530	0	464,530
Retained earnings	1,781,879	0	1,781,879
Minority Interest	0	0	0
Proposed dividends	0	0	0
<b>Total liabilities and equity</b>	<b>213,670,065</b>	<b>0</b>	<b>213,670,065</b>

**TABLE 2: CAPITAL STRUCTURE - March 31, 2018**

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
<b>Assets</b>				
Cash and balances at central banks	16,365,820	0	16,365,820	
eligible provisions	5,462	0	5,462	A
Due from banks and other financial institutions	4,910,855	0	4,910,855	
eligible provisions	2,820	0	2,820	A
Investments, net	46,713,997	0	46,713,997	
eligible provisions	39,280	0	39,280	A
Loans and advances, net	141,222,247	0	141,222,247	
eligible provisions	322,957	0	322,957	A
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	577,879	0	577,879	
Derivatives	312,050	0	312,050	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,744,969	0	1,744,969	
Other assets	1,822,248	0	1,822,248	
Total assets	213,670,065	0	213,670,065	
<b>Liabilities</b>				
Due to Banks and other financial institutions	7,459,378	0	7,459,378	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	151,921,098	0	151,921,098	
Trading liabilities	0	0	0	
Debt securities in issue	8,049,211	0	8,049,211	
of which Tier 2 capital instruments	4,000,000	0	4,000,000	B
Derivatives	220,110	0	220,110	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income	0	0	0	
Borrowings	0	0	0	
Other liabilities	9,851,267	0	9,851,267	
eligible provisions	181,075	0	181,075	A
Subtotal	177,501,064	0	177,501,064	
Paid up share capital	30,000,000	0	30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	H
of which amount eligible for AT1	0	0	0	I
Statutory reserves	3,922,592	0	3,922,592	
Other reserves	464,530	0	464,530	
Retained earnings	1,781,879	0	1,781,879	
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	213,670,065	0	213,670,065	

## TABLE 2: CAPITAL STRUCTURE

Common template (Post 2018) - Step 3 (Table 2(d)) i  
All figures are in SAR'000

Components<sup>1</sup> of  
regulatory capital  
reported by the bank

Source based on  
reference numbers /  
letters of the balance  
sheet 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
3	Accumulated other comprehensive income (and other reserves)
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>	
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
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)
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% thresh
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
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>
29	<b>Common Equity Tier 1 capital (CET1)</b>
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	<b>Additional Tier 1 capital before regulatory adjustments</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>	
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 (am
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 (AT1)
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>

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<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

<sup>(3)</sup> Countercyclical buffer is calculated as per SAMA guidelines. The percentage set aside, as of Mar 31, 2018, for countercyclical buffer is 0.015% having the following geographical breakdown:

Other GCC & Middle East 0.006%, Europe 0.003%, North America 0.003% and Others 0.003%

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

**TABLE 2: CAPITAL STRUCTURE**

Common template (Post 2018) - Step 3 (Table 2(d)) ii

All figures are in SAR'000

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

 Components<sup>1</sup> of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	4,000,000
47	Directly issued capital instruments subject to phase out from Tier 2	
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	551,594
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>4,551,594</b>
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 (am	
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	
57	Total regulatory adjustments to Tier 2 capital	
58	<b>Tier 2 capital (T2)</b>	<b>4,551,594</b>
59	Total capital (TC = T1 + T2)	<b>40,720,595</b>
60	Total risk weighted assets	<b>216,201,100</b>
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.7%
62	Tier 1 (as a percentage of risk weighted assets)	16.7%
63	Total capital (as a percentage of risk weighted assets)	<b>18.8%</b>
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)	6.890%
65	of which: capital conservation buffer requirement	1.875%
66	of which: bank specific countercyclical buffer requirement	0.015%
67	of which: G-SIB / D-SIB buffer requirement	0.5%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	
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)	551,594
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,481,860
78	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	
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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216,201,100

<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 - March 31, 2018**

Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3 Governing law(s) of the instrument	Capital Market Law*
Regulatory treatment	
4 Transitional Basel III rules	Not applicable
5 Post-transitional Basel III rules	Not applicable
6 Eligible at solo/group/group&solo	Solo
7 Instrument type	Common share
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 30,000
9 Par value of instrument	SAR 10
10 Accounting classification	Shareholder equity
11 Original date of issuance	1957
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	Not applicable
15 Option call date, contingent call dates and redemption amount	Not applicable
16 Subsequent call dates if applicable	Not applicable
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Not applicable
18 Coupon rate and any related index	Not applicable
19 Existence of a dividend stopper	Not applicable
20 Fully discretionary, partially discretionary or mandatory	Not applicable
21 Existence of step up or other incentive to redeem	Not applicable
22 Non cumulative or cumulative	Not applicable
23 Convertible or non-convertible	Not applicable
24 If convertible, conversion trigger (s)	Not applicable
25 If convertible, fully or partially	Not applicable
26 If convertible, conversion rate	Not applicable
27 If convertible, mandatory or optional conversion	Not applicable
28 If convertible, specify instrument type convertible into	Not applicable
29 If convertible, specify issuer of instrument it converts into	Not applicable
30 Write-down feature	
31 If write-down, write-down trigger (s)	Not applicable
32 If write-down, full or partial	Not applicable
33 If write-down, permanent or temporary	Not applicable
34 If temporary writedown, description of the write-up mechanism	Not applicable
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36 Non-compliant transitioned features	Not applicable
37 If yes, specify non-compliant features	Not applicable

\* Issued by Capital Market Authority (CMA) in Saudi Arabia

**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 December 2012.

**TABLE 2 - CAPITAL STRUCTURE**

**Main features template of regulatory capital instruments - (Table 2(e))**

1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3 Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Regulatory treatment	
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Eligible
6 Eligible at solo/group/group&solo	Solo
7 Instrument type	Sub-ordinated sukuk
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 4,000 million
9 Par value of instrument	SAR 4,000 million
10 Accounting classification	Liability at amortised cost
11 Original date of issuance	June 24,2015
12 Perpetual or dated	Dated
13 Original maturity date	June 24,2025
14 Issuer call subject to prior supervisory approval	Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required.
15 Option call date, contingent call dates and redemption amount	The Sukuk may be redeemed prior to the scheduled dissolution date due to: (i) regulatory capital reasons, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the [5th] anniversary of the Issue Date, in each case, as set out in the terms and conditions of the Sukuk
16 Subsequent call dates if applicable	As above
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6-month SAIBOR plus 115 basis point
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No
22 Non cumulative or cumulative	Non cumulative
23 Convertible or non-convertible	Non convertible
24 If convertible, conversion trigger (s)	Not applicable
25 If convertible, fully or partially	Not applicable
26 If convertible, conversion rate	Not applicable
27 If convertible, mandatory or optional conversion	Not applicable
28 If convertible, specify instrument type convertible into	Not applicable
29 If convertible, specify issuer of instrument it converts into	Not applicable
30 Write-down feature	Yes
31 If write-down, write-down trigger (s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32 If write-down, full or partial	Can be full or partial
33 If write-down, permanent or temporary	Permanent
34 If temporary writedown, description of the write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Sub-ordinated. Senior Bond holders are immediately senior to this instrument
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 December 2012.

## LCR Common Disclosure Prudential Return Template

LCR Common Disclosure Template		
(In SR 000's)	TOTAL UNWEIGHTED	TOTAL WEIGHTED VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>		
1	Total high quality liquid assets (HQLA)	42,897,282
<b>CASH OUTFLOWS</b>		
2	Retail deposits and deposits from small businesses customers of which:	64,758,456
3	<i>Stable deposits</i>	-
4	<i>Less stable deposits</i>	64,758,456
5	Unsecured wholesale funding of which:	64,396,170
6	<i>Operational deposits (all counterparties)</i>	-
7	<i>Non operational deposits (all counterparties)</i>	64,396,170
8	<i>Unsecured debt</i>	-
9	Secured wholesale funding	-
10	Additional requirement of which:	3,896,626
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	3,362
12	<i>Outflows related to loss of funding on debt products</i>	-
13	<i>Credit and liquidity facilities</i>	3,893,264
14	Other contractual funding obligations	-
15	Other contingent funding obligations	182,168,986
16	<b>TOTAL CASH OUTFLOWS</b>	42,003,441
<b>CASH INFLOWS</b>		
17	Secured lending (eg reverse repos)	-
18	Inflows from fully performing exposures	20,283,650
19	Other cash inflows	5,297
20	<b>TOTAL CASH INFLOW</b>	20,288,947
		TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>	42,897,282
22	<b>TOTAL NET CASH OUTFLOW</b>	29,629,813
23	<b>LIQUIDITY COVERAGE RATIO</b>	145%

<sup>a</sup> Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>b</sup> Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

<sup>c</sup> Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates *and* (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

### ***Notes to disclosure:***

1. Data is presented as simple average of 90 days observations over Q1 2018.
2. Number of data points used in calculating the average figures is 90.
3. LCR may not equal to an LCR computed on the basis of the average values of the set of line items disclosed in the template.

## Leverage ratio common disclosure

Mar 31, 2018

### LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure (Table 1)

Row #	Item	Mar 31, 2018	
		In SR 000's	
1	Total Assets as per published financial statements	213,670,065	
2	Adjustment for investments in banking, financial insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	
4	Adjustment for derivative financial instruments	588,206	
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-	
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	66,323,508	
7	Other adjustments	454,738	
8	<b>Leverage ratio exposure (A)</b>	<b>281,036,517</b>	

### LR2: Leverage Ratio Common Disclosure Template (Table 2)

Row #	Item	Mar 31, 2018		Dec 31, 2017
		In SR 000's		In SR 000's
<b>On-balance sheet exposures</b>				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	213,909,609		217,238,630
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-		-
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2) <b>(a)</b>	213,909,609		217,238,630
<b>Derivative exposures</b>				
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	215,194		109,619
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	588,206		618,048
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework			
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)			
8	(Exempted CCP leg of client-cleared trade exposures)			
9	Adjusted effective notional amount of written credit derivatives			
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
11	<b>Total derivative exposures (sum of lines 4 to 10) (b)</b>	803,400		727,667
<b>Securities financing transaction exposures</b>				
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-		-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-		-
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-		-
15	Agent transaction exposures	-		-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	-		-
<b>Other off-balance sheet exposures</b>				
17	Off-balance sheet exposure at gross notional amount **	175,795,855		174,385,973
18	(Adjustments for conversion to credit equivalent amounts)	(109,472,347)		(109,284,031)
19	<b>Off-balance sheet items (sum of lines 17 and 18) (c)</b>	66,323,508		65,101,942
<b>Capital and total exposures</b>				
20	<b>Tier 1 capital (B)</b>	36,169,001		38,622,993
21	<b>Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)</b>	281,036,517		283,068,239
<b>Leverage ratio</b>				
22	<b>Basel III leverage ratio*** (C) = (B) / (A)</b>	12.9%		13.6%

\*\*Includes commitments that are unconditionally cancellable at any time by the Bank or automatic cancellation due to deterioration in a borrower's creditworthiness

\*\*\*Current minimum requirement is 3%

### Reconciliation (Table 5)

Row #	Item	Mar 31, 2018	
		In SR 000's	
1	Total Assets on Financial Statements	213,670,065	
2	Total On balance sheet assets Row # 1 on Table 2	213,909,609	
3	<b>Difference between 1 and 2 above</b>	<b>(239,544)</b>	
<b>Explanation</b>			
	Positive fair value of Derivatives	312,050	
	Other adjustment represents eligible provision	(551,594)	
		<b>(239,544)</b>	

Table 3, comprises of explanation of each row pertaining above Table 2

Table 4 providing explanations for significant variances in Leverage Ratio over previous quarter, being first disclosure have not been included above



**B.2 - Template OV1: Overview of RWA - Mar 31, 2018**

SAR 000

		a	b	c
		RWA		Minimum capital requirements
		Mar 18	Dec 17	Mar 18
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	197,756,223	200,402,173	15,820,498
2	Of which standardised approach (SA)	197,756,223	200,402,173	15,820,498
3	Of which internal rating-based (IRB) approach			-
4	Counterparty credit risk	709,111	692,326	56,729
5	Of which standardised approach for counterparty credit risk (SA-CCR)	709,111	692,326	56,729
6	Of which internal model method (IMM)			-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	-	219,028	-
9	Equity investments in funds – mandate-based approach			-
10	Equity investments in funds – fall-back approach	83,435	6,469,876	6,675
11	Settlement risk			-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)			-
14	Of which IRB Supervisory Formula Approach (SFA)			-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	3,534,275	1,250,963	282,742
17	Of which standardised approach (SA)	3,534,275	1,250,963	282,742
18	Of which internal model approaches (IMM)		-	-
19	Operational risk	14,118,056	14,035,238	1,129,444
20	Of which Basic Indicator Approach			-
21	Of which Standardised Approach	14,118,056	14,035,238	1,129,444
22	Of which Advanced Measurement Approach			-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24	Floor adjustment			-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>216,201,100</b>	<b>223,069,604</b>	<b>17,296,088</b>

SAR Million

**Template KM1: Key metrics - Mar 31, 2018**

	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
	Mar 18	Dec 17	Sep 17	Jun 17	Mar 17	
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	36,169	38,623	37,668	36,627	36,961
1a	Fully loaded ECL accounting model	36,169	38,623	37,668	36,627	36,961
2	Tier 1	36,169	38,623	37,668	36,627	36,961
2a	Fully loaded ECL accounting model Tier 1	36,169	38,623	37,668	36,627	36,961
3	Total capital	40,721	43,695	42,741	41,700	42,033
3a	Fully loaded ECL accounting model total capital	40,721	43,695	42,741	41,700	42,033
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	216,201	223,070	228,047	230,013	236,197
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	16.7%	17.3%	16.5%	15.9%	15.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.7%	17.3%	16.5%	15.9%	15.6%
6	Tier 1 ratio (%)	16.7%	17.3%	16.5%	15.9%	15.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.7%	17.3%	16.5%	15.9%	15.6%
7	Total capital ratio (%)	18.8%	19.6%	18.7%	18.1%	17.8%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.8%	19.6%	18.7%	18.1%	17.8%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.25%	1.25%	1.25%	1.25%
9	Countercyclical buffer requirement (%)	0.015%	0.017%	0.018%	0.015%	0.010%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.390%	1.767%	1.768%	1.765%	1.760%
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.3%	15.5%	14.7%	14.2%	13.9%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	281,037	283,068	284,926	288,694	286,368
14	Basel III leverage ratio (%) (row 2 / row 13)	12.9%	13.6%	13.2%	12.7%	12.9%
14a	Fully loaded ECL accounting model Basel III leverage ratio %(row 2a / row13)	12.9%	13.6%	13.2%	12.7%	12.9%
<b>Liquidity Coverage Ratio*</b>						
15	Total HQLA	42,897	39,740	42,311	40,080	44,270
16	Total net cash outflow	29,630	28,027	27,136	29,009	33,258
17	LCR ratio (%)	145.0%	142.0%	158.0%	139.0%	134.0%

\* LCR may not equal to an LCR computed on the basis of the average values of the set of line items disclosed in the template