

TABLE 2: CAPITAL STRUCTURE - September 30, 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)
Assets			
Cash and balances at central banks	17,620,571	0	17,620,571
Due from banks and other financial institutions	11,317,958	0	11,317,958
Investments, net	47,726,001	0	47,726,001
Loans and advances, net	145,760,318	0	145,760,318
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	583,131	0	583,131
Derivatives	345,785	0	345,785
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,706,350	0	1,706,350
Other assets	906,073	0	906,073
Total assets	225,966,187	0	225,966,187
Liabilities			
Due to Banks and other financial institutions	7,199,106	0	7,199,106
Items in the course of collection due to other banks	0	0	0
Customer deposits	159,244,917	0	159,244,917
Trading liabilities	0	0	0
Debt securities in issue	8,060,696	0	8,060,696
Derivatives	243,332	0	243,332
Retirement benefit liabilities	0	0	0
Taxation liabilities	0	0	0
Accruals and deferred income	0	0	0
Borrowings	0	0	0
Other liabilities	14,467,598	0	14,467,598
Subtotal	189,215,649	0	189,215,649
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	3,922,592	0	3,922,592
Other reserves	368,569	0	368,569
Retained earnings	2,459,377	0	2,459,377
Minority Interest	0	0	0
Proposed dividends	0	0	0
Total liabilities and equity	225,966,187	0	225,966,187

TABLE 2: CAPITAL STRUCTURE - September 30, 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
Assets				
Cash and balances at central banks	17,620,571	0	17,620,571	
eligible provisions	120	0	120	A
Due from banks and other financial institutions	11,317,958	0	11,317,958	
eligible provisions	2,544	0	2,544	A
Investments, net	47,726,001	0	47,726,001	
eligible provisions	41,763	0	41,763	A
Loans and advances, net	145,760,318	0	145,760,318	
eligible provisions	326,837	0	326,837	A
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	583,131	0	583,131	
Derivatives	345,785	0	345,785	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,706,350	0	1,706,350	
Other assets	906,073	0	906,073	
Total assets	225,966,187	0	225,966,187	
Liabilities				
Due to Banks and other financial institutions	7,199,106	0	7,199,106	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	159,244,917	0	159,244,917	
Trading liabilities	0	0	0	
Debt securities in issue	8,060,696	0	8,060,696	
of which Tier 2 capital instruments	4,000,000	0	4,000,000	B
Derivatives	243,332	0	243,332	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income	0	0	0	
Borrowings	0	0	0	
Other liabilities	14,467,598	0	14,467,598	
eligible provisions	34,708	0	34,708	A
Subtotal	189,215,649	0	189,215,649	
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	368,569	0	368,569	
Retained earnings	2,459,377	0	2,459,377	
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	225,966,187	0	225,966,187	

TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

Components¹ 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	30,000,000
2	Retained earnings	2,459,377
3	Accumulated other comprehensive income (and other reserves)	4,291,161
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	36,750,538
Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
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	Total regulatory adjustments to Common equity Tier 1	
29	Common Equity Tier 1 capital (CET1)	36,750,538
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (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	Tier 1 capital (T1 = CET1 + AT1)	36,750,538

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¹For 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.

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

³ 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 0.010%, Europe 0.003%, North America 0.002%, South East Asia 0.002% 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

 Components¹ of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	4,000,000
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
50	Provisions	405,972
51	Tier 2 capital before regulatory adjustments	4,405,972
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	Tier 2 capital (T2)	4,405,972
59	Total capital (TC = T1 + T2)	41,156,510
60	Total risk weighted assets	223,187,634
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.5%
62	Tier 1 (as a percentage of risk weighted assets)	16.5%
63	Total capital (as a percentage of risk weighted assets)	18.4%
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)	6.896%
65	<i>of which: capital conservation buffer requirement</i>	1.875%
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.021%
67	<i>of which: G-SIB / D-SIB buffer requirement</i>	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	600,061
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)	405,972
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,557,420
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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¹For 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.

⁽²⁾ 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 - September 30, 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/igroup/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.

Template KM1: Key metrics

	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
	Sep 18	Jun 18	Mar 18	Dec 17	Sep 17	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	36,751	36,935	36,169	38,623	37,668
1a	Fully loaded ECL accounting model	36,751	36,935	36,169	38,623	37,668
2	Tier 1	36,751	36,935	36,169	38,623	37,668
2a	Fully loaded ECL accounting model Tier 1	36,751	36,935	36,169	38,623	37,668
3	Total capital	41,157	41,383	40,721	43,695	42,741
3a	Fully loaded ECL accounting model total capital	41,157	41,383	40,721	43,695	42,741
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	223,188	213,584	216,201	223,070	228,047
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	16.5%	17.3%	16.7%	17.3%	16.5%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.5%	17.3%	16.7%	17.3%	16.5%
6	Tier 1 ratio (%)	16.5%	17.3%	16.7%	17.3%	16.5%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.5%	17.3%	16.7%	17.3%	16.5%
7	Total capital ratio (%)	18.4%	19.4%	18.8%	19.6%	18.7%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.4%	19.4%	18.8%	19.6%	18.7%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.88%	1.88%	1.25%	1.25%
9	Countercyclical buffer requirement (%)	0.021%	0.017%	0.015%	0.017%	0.018%
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)	2.396%	2.392%	2.390%	1.767%	1.768%
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.1%	14.9%	14.3%	15.5%	14.7%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	293,346	278,699	281,037	283,068	284,926
14	Basel III leverage ratio (%) (row 2 / row 13)	12.5%	13.3%	12.9%	13.6%	13.2%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.5%	13.3%	12.9%	13.6%	13.2%
Liquidity Coverage Ratio*						
15	Total HQLA	36,932	38,258	42,897	39,740	42,311
16	Total net cash outflow	29,906	31,152	29,630	28,027	27,136
17	LCR ratio (%)	123%	123%	145%	142%	158%
Net Stable Funding Ratio						
18	Total available stable funding	144,697	143,088			
19	Total required stable funding	124,234	126,330			
20	NSFR ratio	116%	113%			

* 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

OV1: Overview of RWA - September 2018

		<i>SAR 000</i>		
		a	b	c
		RWA		Minimum capital requirements
		Sep 18	Jun 18	Sep 18
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	203,293,609	195,514,308	16,263,489
2	Of which standardised approach (SA)	203,293,609	195,514,308	16,263,489
3	Of which internal rating-based (IRB) approach			-
4	Counterparty credit risk	1,300,004	1,236,759	104,000
5	Of which standardised approach for counterparty credit risk (SA-CCR)	1,300,004	1,236,759	104,000
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	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
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	4,202,113	2,770,363	336,169
17	Of which standardised approach (SA)	4,202,113	2,770,363	336,169
18	Of which internal model approaches (IMM)			-
19	Operational risk	14,391,908	14,063,342	1,151,353
20	Of which Basic Indicator Approach			-
21	Of which Standardised Approach	14,391,908	14,063,342	1,151,353
22	Of which Advanced Measurement Approach			-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24	Floor adjustment			-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	223,187,634	213,584,772	17,855,011

Leverage ratio common disclosure

September 30, 2017

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

		Sep 30, 2018
Row #	Item	In SR 000's
1	Total Assets as per published financial statements	225,966,187
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	705,554
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)	66,270,074
7	Other adjustments	403,902
8	Leverage ratio exposure (A)	293,345,717

LR2: Leverage Ratio Common Disclosure Template (Table 2)

		Sep 30, 2018	Jun 30, 2018
Row #	Item	In SR 000's	In SR 000's
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	226,026,374	215,684,906
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) (a)	226,026,374	215,684,906
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	343,715	331,690
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	705,554	714,804
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	Total derivative exposures (sum of lines 4 to 10) (b)	1,049,269	1,046,494
Securities financing transaction exposures			
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	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount **	176,288,879	168,062,309
18	(Adjustments for conversion to credit equivalent amounts)	(110,018,805)	(106,094,924)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	66,270,074	61,967,385
Capital and total exposures			
20	Tier 1 capital (B)	36,750,538	36,934,946
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	293,345,717	278,698,785
Leverage ratio			
22	Basel III leverage ratio*** (C) = (B) / (A)	12.5%	13.3%

**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)

		Sep 30, 2018
Row #	Item	In SR 000's
1	Total Assets on Financial Statements	225,966,187
2	Total On balance sheet assets Row # 1 on Table 2	226,026,374
3	Difference between 1 and 2 above	(60,187)
Explanation		
	Positive fair value of Derivatives	345,785
	Other adjustment represents provision	(405,972)
		(60,187)

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

LIQ1: Liquidity Coverage Ratio (LCR)

[LCR Common Disclosure Prudential Return Template]

LCR Common Disclosure Template Q3 2018		
(In SR 000's)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS		
1	Total high quality liquid assets (HQLA)	36,932,212
CASH OUTFLOWS		
2	Retail deposits and deposits from small businesses customers of which:	65,871,063
3	Stable deposits	
4	Less stable deposits	65,871,063
5	Unsecured wholesale funding of which:	60,914,602
6	Operational deposits (all counterparties)	
7	Non operational deposits (all counterparties)	60,914,602
8	Unsecured debt	
9	Secured wholesale funding	
10	Additional requirement of which:	3,938,555
11	Outflows related to derivative exposure and other collateral requirements	6,402
12	Outflows related to loss of funding on debt products	
13	Credit and liquidity facilities	3,932,154
14	Other contractual funding obligations	
15	Other contingent funding obligations	186,781,381
16	TOTAL CASH OUTFLOWS	40,673,905
CASH INFLOWS		
17	Secured lending (eg reverse repos)	
18	Inflows from fully performing exposures	18,758,782
19	Other cash inflows	7,398
20	TOTAL CASH INFLOW	18,766,180
		TOTAL ADJUSTED VALUE
21	TOTAL HQLA	36,932,212
22	TOTAL NET CASH OUTFLOW	29,905,813
23	LIQUIDITY COVERAGE RATIO	123%

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

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

^c 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:

- Data is presented as simple average of 90 days observations over Q3 2018.
- Number of data points used in calculating the average figures is 90.
- 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.