TABLE 2: CAPITAL STRUCTURE - March 31, 2018

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213,670,065

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

All figures are in SAR '000

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)
Cash and balances at central banks	16,365,820	0	16,365,820
Due from banks and other financial institutions	4,910,855		4,910,855
Investments, net	46,713,997		46,713,997
Loans and advances, net	141,222,247		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
Total assets	213,670,065	0	213,670,065

Liabilities

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
Subtotal	177,501,064	0	177,501,064
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

213,670,065

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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
Assets	40.005.000		40.005.000	
Cash and balances at central banks	16,365,820	0	16,365,820	•
eligible provisions	5,462	0	5,462	Α
Due from banks and other financial institutions	4,910,855	0	4,910,855	•
eligible provisions	2,820	0	2,820	Α
Investments, net	46,713,997	0	46,713,997	
eligible provisions	39,280	0	39,280	Α
Loans and advances, net	141,222,247	0	141,222,247	
eligible provisions	322,957	0	322,957	Α
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	577,879	0	577,879	
Derivatives	312,050 0	0	312,050	
Goodwill Other intensible essets	0	0	0	
Other intangible assets Property and equipment, net	1,744,969	0	1,744,969	
Other assets	1,822,248	0	1,822,248	
Other assets	1,022,240	U	1,022,240	
Total assets	213,670,065	0	213,670,065	
Liabilities 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	В
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 Other liabilities	9,851,267	0	9,851,267	
eligible provisions	181,075	0	181,075	А
Subtotal	177,501,064	0	177,501,064	^
	20,000,000	0	20,000,000	
Paid up share capital	30,000,000		30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	
of which amount eligible for AT1	0	0	0	1
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	•	
Total liabilities and equity	213,670,065	0	213,670,065	

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TABLE 2: CAPITAL STRUCTURE

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

n Equity Tior 1 capital: Instru

Components ¹ 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

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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 4 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 adjustments 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)			
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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			
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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	54		
36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments	35		
Additional Tier 1 capital: regulatory adjustments 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 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)			
37 Investments in own Additional Tier 1 instruments Instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 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 Instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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) Instruments 41 National specific regulatory adjustments Insurance 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Insurance 43 Total regulatory adjustments to Additional Tier 1 capital Insurance 44 Additional Tier 1 capital (AT1) Insurance		Additional Tier 1 capital: regulatory adjustments	
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)			
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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)			
regulatory consolidation (net of eligible short positions) 41 41 National specific regulatory adjustments 44 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 43 Total regulatory adjustments to Additional Tier 1 capital 44 44 Additional Tier 1 capital (AT1) 64		snare capital or the entity (am	
41 National specific regulatory adjustments 1 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 1 43 Total regulatory adjustments to Additional Tier 1 capital 1 44 Additional Tier 1 capital (AT1) 1	40		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 43 Total regulatory adjustments to Additional Tier 1 capital 44 44 Additional Tier 1 capital (AT1) 64			
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)			
44 Additional Tier 1 capital (AT1)	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	
45 Tier 1 capital (T1 = CET1 + AT1) 36,169,001	44	Additional Tier 1 capital (AT1)	
	45	Tier 1 capital (T1 = CET1 + AT1)	36,169,001

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 0.006%, Europe 0.003%, North America 0.003% and Others 0.003%

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

(2)

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Components¹ of

TABLE 2: CAPITAL STRUCTURE

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

		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		
	Provisions	551,594
51	Tier 2 capital before regulatory adjustments	4,551,594
E'	Tier 2 capital: regulatory adjustments Investments in own Tier 2 instruments	
	Reciprocal cross-holdings in Tier 2 instruments	
0	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	
50	regulatory consolidation (net of eligible short positions) National specific regulatory adjustments	
	Total regulatory adjustments to Tier 2 capital	
	Tier 2 capital (T2)	4,551,594
	Total capital ($TC = T1 + T2$)	40,720,595
	Total risk weighted assets	
		216,201,100
61	Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	16.7%
	Tier 1 (as a percentage of risk weighted assets)	16.7%
	Total capital (as a percentage of risk weighted assets)	18.8%
	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)	0.0000/
61	of which, consist concentration buffer requirement	6.890% 1.875%
65 66		0.015%
67		0.5%
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.070
	National minima (if different from Basel 3)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
7(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)	
	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)	
73	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)	554 504
77		551,594 2,481,860
	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	2,401,000
10	application of cap)	
70	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
13		
	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	
_	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
	Current cap on T2 instruments subject to phase out arrangements	
04		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

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

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Α

36169001 216,201,100

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 - 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 Lav	
Regulatory treatment		
4 Transitional Basel III rules	Not applicable	
5 Post-transitional Basel III rules	Not applicable	
6 Eligible at solo/Igroup/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 equit	
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	

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* 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
	The instrument is governed by the l
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment	or the rangeen of badan habia
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Eligible
6 Eligible at solo/lgroup/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
12 Perpetual of dated	June 24,2025
	June 24,2025 Issuer call at the [5th] anniversary
	the Issue Date, subject to prior writ
	approval from the regulator, if the
14 Issuer call subject to prior supervisory approval	required.
15 Option call date, contingent call dates and redemption amount	The Sukuk may be redeemed prio
	the scheduled dissolution date due
	(i) regulatory capital reasons, (ii) t
	reasons, or (iii) at the option of th
	Issuer on the Periodic Distribution
	that falls on the [5th] anniversary of
	Issue Date, in each case, as set ou
	the terms and conditions of the Su
16 Subsequent call dates if applicable	As above
Coupons / dividends	A3 850VC
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	
	6-month SAIROP plue 115 basis p
	6-month SAIBOR plus 115 basis p
19 Existence of a dividend stopper	No
 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 	
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem	No Mandatory No
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem	No Mandatory
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative	No Mandatory No
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible	No Mandatory No Non cumulative
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	No Mandatory No Non cumulative Non convertible Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 fr convertible, fully or partially	No Mandatory No Non cumulative Non convertible Not applicable Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 fc onvertible, conversion rate	No Mandatory No Non cumulative Non convertible Not applicable Not applicable Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	No Mandatory No Non cumulative Non convertible Not applicable Not applicable Not applicable Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into	No No No Non cumulative Non convertible Not applicable Not applicable Not applicable Not applicable Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, numadatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument ti converts into	No Mandatory No Non cumulative Non convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, numadatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument ti converts into	No Mandatory No Non cumulative Non convertible Not applicable
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, numadatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument ti converts into	No Mandatory No Non cumulative Non convertible Not applicable Yes Terms of issuance provide the lege
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	No Mandatory No Non cumulative Non convertible Not applicable Terms of issuance provide the leg basis for the regulator to trigger w
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger (s)	No Mandatory No Non cumulative Non convertible Not applicable Terms of issuance provide the leg basis for the regulator to trigger w down
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, on non-convertible 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger (s) 21 If write-down, full or partial	No Mandatory No Non cumulative Non convertible Not applicable State Not applicable Not applicable State Terms of issuance provide the leg basis for the regulator to trigger w down Can be full or partial
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger (s) 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary	No Mandatory No Non cumulative Non convertible Not applicable Terms of issuance provide the let basis for the regulator to trigger w down Can be full or partial Permanent
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, on non-convertible 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down, write-down trigger (s) 21 If write-down, full or partial	No Mandatory No Non cumulative Non convertible Not applicable Statisticable Not applicable Not applicable Statisticable Not applicable Ot applicable Statisticable Not applicable Ot applicable Statisticable Not applicable Ot applicable Ves Terms of issuance provide the leg basis for the regulator to trigger w down Can be full or partial Permanent NA
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertis into 30 Write-down, feature 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary	No Mandatory No Non cumulative Non convertible Not applicable Yes Terms of issuance provide the leg basis for the regulator to trigger will down Can be full or partial Permanent NA Sub-ordinated. Senior Bond holded
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertis into 30 Write-down, feature 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary	No Mandatory No No Non cumulative Non convertible Not applicable Yes Terms of issuance provide the leg basis for the regulator to trigger w down Can be full or partial Permanent NA Sub-ordinated. Senior Bond holde are immediately senior to this
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertis into 30 Write-down, feature 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary	No Mandatory No No Non cumulative Non convertible Not applicable Yes Terms of issuance provide the leg basis for the regulator to trigger w down Can be full or partial Permanent NA Sub-ordinated. Senior Bond holdd are immediately senior to this
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, rono-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism	Mandatory No Non cumulative Non convertible Not applicable Yes Terms of issuance provide the leg basis for the regulator to trigger w down Can be full or partial Permanent NA Sub-ordinated. Senior Bond holde are immediately senior to this

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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 TOTAL WI			TOTAL WEIGHTED		
		UNWEIGHTED	VALUE (average)		
HIGH	-QUALITY LIQUID ASSETS				
1	Total high quality liquid assists (HQLA)		42,897,282		
CASH	OUTFLOWS				
2	Retail deposits and deposits from small businesses	CA 750 450	C 475 046		
2	customers of which:	64,758,456	6,475,846		
3	Stable deposits	-	-		
4	Less stable deposits	64,758,456	6,475,846		
5	Unsecured wholesale funding of which:	64,396,170	30,856,212		
6	Operational deposits (all counterparties)	-	-		
7	Non operational deposits (all counterparties)	64,396,170	30,856,212		
8	Unsecured debt	-	-		
9	Secured wholesale funding		-		
10	Additional requirement of which:	3,896,626	392,688		
11	Outflows related to derivative exposure and other	3,362	3,362		
	collateral requirements	5,502	5,502		
12	Outflows related to loss of funding on debt	-	-		
	products				
13	Credit and liquidity facilities	3,893,264	389,326		
14	5 5	-	-		
15	Other contingent funding obligations	182,168,986	4,278,696		
16	TOTAL CASH OUTFLOWS		42,003,441		
CASH	INFLOWS				
17	Secured lending (eg reverse repos)	-	-		
18	Inflows from fully preforming exposures	20,283,650	12,368,332		
19	Other cash inflows	5,297	5,297		
20	TOTAL CASH INFLOW	20,288,947	12,373,628		
			TOTAL ADJUSTED		
			VALUE		
21	TOTAL HQLA		42,897,282		
22	TOTAL NET CASH OUTFLOW		29,629,813		
23	LIQUIDITY COVERAGE RATIO		145%		

^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:

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)

		Mar 31, 2018
Row #	Item	In SR 000's
	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	-
	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	Leverage ratio exposure (A)	281,036,517

LR2: Leverage Ratio Common Disclosure Template (Table 2)

	Mar 31, 2018	Dec 31, 2017
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)	213,909,609	217,238,630
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)	213,909,609	217,238,630
Derivative exposures		
4 Replacement cost associated with all 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 Total derivative exposures (sum of lines 4 to 10) (b)	803,400	727,667
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 **	175,795,855	174,385,973
18 (Adjustments for conversion to credit equivalent amounts)	(109,472,347)	(109,284,031)
19 Off-balance sheet items (sum of lines 17 and 18) (c)	66,323,508	65,101,942
Capital and total exposures		
20 Tier 1 capital (B)	36,169,001	38,622,993
21 Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	281,036,517	283,068,239
Leverage ratio		
22 Basel III leverage ratio*** (C) = (B)/(A)	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%

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Reconcilition (Table 5)

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

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

	а	b	С
	RWA	RWA	
	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 Total (1+4+7+8+9+10+11+12+16+19+23+24)	216,201,100	223,069,604	17,296,088

	Template KM1: Key metrics - Mar 31, 2018					
		a	b	С	d	е
		Т	T-1	T-2	T-3	T-4
	Available capital (amounts)	Mar 18	Dec 17	Sep 17	Jun 17	Mar 17
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
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	216,201	223,070	228,047	230,013	236,197
	Risk-based capital ratios as a percentage of RWA					
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%
Additional CET1 buffer requirements as a percentage of RWA						
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%
	Basel III leverage ratio					
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%
	Liquidity Coverage Ratio*					
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%

SAR Million

* 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