

TABLE 2: CAPITAL STRUCTURE - September 30, 2018

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

All figures are in SAR '000

All figures are in SAR 1000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	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		368,569
Retained earnings Minority Interest	2,459,377 0	0	2,459,377
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
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All figures are in SAR 000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>				
Cash and balances at central banks	17,620,571	0	17,620,571	
eligible provisions	120	0	120	Α
Due from banks and other financial institutions	11,317,958	0	11,317,958	
eligible provisions	2,544	0	2,544	Α
Investments, net	47,726,001	0	47,726,001	
eligible provisions	41,763	0	41,763	Α
Loans and advances, net	145,760,318	0	145,760,318	
eligible provisions	326,837	0	326,837	Α
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 Items in the course of collection due to other banks Customer deposits	7,199,106 0 159,244,917	0 0	7,199,106 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	В
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 Other liabilities	14,467,598	0	14,467,598	
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eligible provisions	34,708	0	34,708	Α
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	Н
of which amount eligible for AT1	0	0	0	1
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

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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	
	30,000,00
surplus	2.450.27
2 Retained earnings	2,459,37
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)	4,291,16
5 Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	00 750 50
6 Common Equity Tier 1 capital before regulatory adjustments	36,750,53
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)	
100 (100 (100 (100 (100 (100 (100 (100	
20 Mortgage servicing rights (amount above 10% threshold)	
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	
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	
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consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common	
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share capital of the entity (am Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
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	
share capital of the entity (am Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	

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.

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.

⁽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:



TABLE 2: CAPITAL STRUCTURE

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

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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 51 Tier 2 capital before 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) 4,000,000 4,000,000 4,000,000 4,000,000		Tier 2 capital: instruments and provisions	
47 Directly issued capital instruments subject to phase out from Tier 2 the Tier 2 instruments (and CET 1 and ATT instruments not include in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 40.5,972 50 Provisions 51 Tier 2 capital before regulatory adjustments 52 Respirocal cross-holdings in Tier 2 instruments 53 Respirocal cross-holdings in Tier 2 instruments 54 Investments in own Tier 2 Instruments 55 Respirocal cross-holdings in Tier 2 instruments 56 Respirocal cross-holdings in Tier 2 instruments 57 Interport of the state of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (am common share capital common s	46		4,000,000
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Tier 2 capital: regulatory adjustments	50	Provisions	405,972
52 Investments in own Tier 2 instruments	51	Tier 2 capital before regulatory adjustments	4,405,972
53 Reciprocal cross-holdings in Tier 2 instruments 4 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 5 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 57 Total regulatory consolidation (net of eligible short positions) 58 Ter 2 capital (TC) 4.405,972 59 Total regulatory adjustments to Tier 2 capital 50 Total risk weighted assets 51 Total capital (TC) 4.1.1.2		Tier 2 capital: regulatory adjustments	
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84 Current cap on T2 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	
Annualit excluded from 12 due to cap (excess over cap after redeffiptions and maturities)			
	00	Amount excluded from 12 due to cap (excess over cap after redemptions and maturities)	

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.



Main features template of regulatory capital instruments - (Table 2(e))	
main reatures template of regulatory capital institutions (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/lgroup/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 triager (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.



Main factures torrelate of regulatory conital instruments. (Table 2/a))	
Main features template of regulatory capital instruments - (Table 2(e))	D: 10 1
1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
	The instrument is governed by the
3 Governing law(s) of the instrument	laws of the Kingdom of Saudi Aral
Regulatory treatment	
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
13 Original maturity date	June 24,2025
	Issuer call at the [5th] anniversary
	the Issue Date, subject to prior wri
	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 prior
	the scheduled dissolution date due
	(i) regulatory capital reasons, (ii)
	reasons, or (iii) at the option of the
	Issuer on the Periodic Distribution
	Date that falls on the [5th] annivers
	of the Issue Date, in each case, as
	out in the terms and conditions of
	Sukuk
16 Subsequent call dates if applicable	As above
Coupons / dividends	7.5 45000
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6-month SAIBOR plus 115 basis p
To coupon rate any rotated mask	o monur or abore place i re basic p
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 Not applicable
27 If convertible, mandatory or optional conversion	Not applicable Not applicable
- · · · · · · · · · · · · · · · · · · ·	Not applicable
29 If convertible, specify issuer of instrument it converts into	Not applicable
30 Write-down feature	Yes
	Terms of issuance provide the le
	basis for the regulator to trigger w
31 If write-down, write-down trigger (s)	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
	Sub-ordinated. Senior Bond hold
	are immediately senior to this
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	instrument
OO New considerations of factories	NA
36 Non-compliant transitioned features	INA

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	С	d	е
_		Т	T-1	T-2	T-3	T-4
	Available capital (amounts)	Sep 18	Jun 18	Mar 18	Dec 17	Sep 17
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 / row13)	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			

st 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

			SAR 000
	а	b	С
	RW	/Δ	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
	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#	ltem	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
	(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		
	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	343,715	331,690
	Add-on amounts for Potential Financial Exposure (PFE) associated with all 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		
	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
	(Exempted CCP leg of client-cleared trade exposures)		
	Adjusted effective notional amount of written credit derivatives		
	(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		
	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-	-
	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

Reconcilition (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)

^{***}Current minimum requirement is 3%



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 assists (HQLA)		36,932,212
CASH OUTFLOWS			
2	Retail deposits and deposits from small businesses customers of which:	65,871,063	6,659,514
3	Stable deposits		
4	Less stable deposits	65,871,063	6,659,514
5	Unsecured wholesale funding of which:	60,914,602	29,203,577
6	Operational deposits (all counterparties)		
7	Non operational deposits (all counterparties)	60,914,602	29,203,577
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirement of which:	3,938,555	405,476
11	Outflows related to derivative exposure and other collateral requirements	6,402	6,402
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,932,154	399,074
14	Other contractual funding obligations		
15	Other contingent funding obligations	186,781,381	4,405,338
16	TOTAL CASH OUTFLOWS		40,673,905
CASH INFLOWS			
17	Secured lending (eg reverse repos)		
18	Inflows from fully preforming exposures	18,758,782	10,760,694
19	Other cash inflows	7,398	7,398
2.0	TOTAL CASH INFLOW	18,766,180	10,768,092
			TOTAL ADJUSTED VALUE
2:1	TOTAL HQLA		36,932,212
	TOTAL NET CASH OUTFLOW		29,905,813
	LIQUIDITY COVERAGE RATIO		123%
4.3	EIGOIDITT COVERNOE RATIO		12379

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

Notes to disclosure:

- 1. Data is presented as simple average of 90 days observations over Q3 2018.
- 2. 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.

^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).