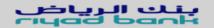


# TABLE 2: CAPITAL STRUCTURE - March 31, 2016

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 (*)	Under regulatory scope of consolidation (E)
Assets	40.477.047		40.477.047
Cash and balances at central banks	18,177,347	0	18,177,347
Due from banks and other financial institutions	8,438,199	0	8,438,199
Investments, net	43,399,070	0	43,399,070
Loans and advances, net	152,563,848	0	152,563,848
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	526,852	0	526,852
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,882,780	0	1,882,780
Other assets	2,012,911	0	2,012,911
Total assets	227,001,007	0	227,001,007
<b>Liabilities</b> Due to Banks and other financial institutions	8,595,708	0	8,595,708
Items in the course of collection due to other banks	0	0	0
Customer deposits	165,195,522	0	165,195,522
Trading liabilities	0	0	0
Debt securities in issue	8,043,041	0	8,043,041
Derivatives	0	0	0
Retirement benefit liabilities	0	0	0
Taxation liabilities	0	0	0
Accruals and deferred income	0	0	0
Borrowings	0	0	0
Other liabilities	7,465,841	0	7,465,841
Subtotal	189,300,112	0	189,300,112
Paid up share capital	30,000,000		
Statutory reserves	2,100,471	0	2,100,471
Other reserves Retained earnings	279,534 4,020,890	0	279,534 4,020,890
Minority Interest	4,020,090		4,020,090
Proposed dividends	1,300,000	0	1,300,000
Total liabilities and equity	227,001,007	0	227,001,007

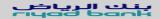


# TABLE 2: CAPITAL STRUCTURE - March 31, 2016

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

7 iii ngaroo aro iii o iii coo	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	18,177,347	0	18,177,347	
Due from banks and other financial institutions	8,438,199	0	8,438,199	
Investments, net	43,399,070	0	43,399,070	
Loans and advances, net	152,563,848	0	152,563,848	_
of which Collective provisions	1,072,349	0	1,072,349	A
Debt securities	0	0	0	
Equity shares	520,052	0	526,852	
Investment in associates	526,852 0	0	520,852	
Derivatives Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,882,780	0	1,882,780	
Other assets	2,012,911	0	2,012,911	
Total assets	227,001,007	0	227,001,007	
<u>Liabilities</u>				•
Due to Banks and other financial institutions	8,595,708	0	8,595,708	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	165,195,522	0	165,195,522	
Trading liabilities	0	0	0	
Debt securities in issue	8,043,041	0	8,043,041	_
of which Tier 2 capital instruments	4,000,000	0	4,000,000	В
Derivatives	0	0	0	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income Borrowings	0	0	0	
Other liabilities	7,465,841	0	7,465,841	
Subtotal	189,300,112	0	189,300,112	
Subtotal	109,300,112	O <sub>1</sub>	109,500,112	
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	ï
Statutory reserves	2,100,471	0	2,100,471	j
of which representing stock Surplus	0	Ç	0	K
Other reserves	279,534	0	279,534	Ĺ
Retained earnings	4,020,890	0	4,020,890	M
Minority Interest	0	0	0	
Proposed dividends	1,300,000	0	1,300,000	
Total liabilities and equity	227,001,007	0	227,001,007	
. J.aaomino ana ogany	227,001,007	U	221,001,001	



#### TABLE 2: CAPITAL STRUCTURE - March 31, 2016

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet Amounts<sup>1</sup> under the Components1 subject to regulatory of regulatory Pre - Basel scope of capital reported Ш consolidation from step 2

> H+K M J-K+L

by the bank treatment Common Equity Tier 1 capital: Instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock 30,000,000 surplus 3 Accumulated other comprehensive income (and other reserves) 3.680.005 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) 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 37.700.89 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) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 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 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% threshold) 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) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) Amount exceeding the 15% threshold of which: significant investments in the common stock of financials of which: mortgage servicing rights i---of which: deferred tax assets arising from temporary differences National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) 37.700.895 Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third 34 arties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 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 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 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 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: 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 Additional Tier 1 capital (AT1)

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 December 2012.

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

45 Tier 1 capital (T1 = CET1 + AT1)

37,700,895

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches



Amounts<sup>1</sup> subject to

Ш

### TABLE 2: CAPITAL STRUCTURE - March 31, 2016

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment
All figures are in SAR7000

Source based on reference numbers / letters of the balance sheet under the Pre - Basel

Components1 of regulatory capital reported by the bank

regulatory scope of consolidation from step 2

В

		by the bank	treatment
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	4,000,000	
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions	1,072,349	
51	Tier 2 capital before regulatory adjustments	5,072,349	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		· i
	Reciprocal cross-holdings in Tier 2 instruments		<u> </u>
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 (amount above the 10% threshold)		i i
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 REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
<u></u>	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:		

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	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 (amount above the 10% threshold)	
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	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital	
	Tier 2 capital (T2)	5,072,349
	Total capital (TC = T1 + T2)	42,773,244
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [Add: CVA Charge]	
	OF WHICH: [Add: Impact of treating Investment in the capital of banking, financial and insurance	
	entities where holding is more than 10% of the issued common share capital of the entity - as part of	
	hashing hash @ 2500/ risk weight	
60	Danking book ⊌ 250% lisk weight Total risk weighted assets	234,963,143
	Capital ratios	,,,,,,
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.0%
	Tier 1 (as a percentage of risk weighted assets)	16.0%
	Total capital (as a percentage of risk weighted assets)	18.2%
	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)	
		5.652%
65	of which: capital conservation buffer requirement	0.625%
66	of which: bank specific countercyclical buffer requirement <sup>3</sup>	0.027%
67	of which: G-SIB/D-SIB buffer requirement	0.5%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.0%
	National minima (if different from Basel 3)	
	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
	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	550,400
	Significant investments in the common stock of financials	552,423
	Mortgage servicing rights (net of related tax liability)	
/5	Deferred tax assets arising from temporary differences (net of related tax liability)	
70	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)	1,072,349
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,730,425
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	
0.0	1 Jan 2022)	
	Current cap on CET1 instruments subject to phase out arrangements	
	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
	Current cap on AT1 instruments subject to phase out arrangements	
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
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)	
Ш		

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 December 2012.

Other GCC & Middle East 0.02%, South East Asia 0.003%, North America 0.001% and Others 0.003%.

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

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

<sup>(3)</sup> Countercyclical buffer is calculated as per SAMA guidelines. The percentage set aside, as of 31st March 2016, for countercyclical buffer is 0.027% having the following geographical breakdown:

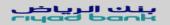
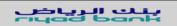


TABLE 2: CAPITAL STRUCTURE - March 31, 2016	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3 Governing law(s) of the instrument	Capital Market Law*
Regulatory treatment	·
4 Transitional Basel III rules	Not applicable
5 Post-transitional Basel III rules	Not applicable
6 Eligible at solo/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	11
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
	арриоавіо

<sup>\*</sup> 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.



TARLE O CARITAL CTRUCTURE		
TABLE 2 - CAPITAL STRUCTURE  Main features template of regulatory capital instruments - (Table 2(e))		
	Divid Book	
I Issuer     Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	Riyad Bank RIBL: AB	
2 Offique Identifier (eg COSFIN, ISIN OF BIOOMberg Identifier for private placement)	The instrument is governed by the laws	
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia	
Regulatory treatment	of the Kingdom of Saudi Arabia	
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	
.o Original matarity date	Issuer call at the [5th] anniversary of	
	the Issue Date, subject to prior writter	
	approval from the regulator, if then	
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 to	
opilon dan date, contingent dan dated and rodernphon amount	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 Dat	
	that falls on the [5th] anniversary of th	
	Issue Date, in each case, as set out in	
	the terms and conditions of the Sukul	
	the terms and conditions of the Sukuk	
16 Subsequent call dates if applicable	As shows	
Coupons / dividends	As above	
17 Fixed or Floating dividend/coupon	Floating	
18 Coupon rate and any related index	6-month SAIBOR plus 115 basis poin	
To Coupon rate and any related index	0-month SAIBOR plus 113 basis poin	
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	
	Terms of issuance provide the legal	
	basis for the regulator to trigger write	
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 NA	
	Sub-ordinated. Senior Bond holders	
	are immediately senior to this	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	instrument	
36 Non-compliant transitioned features	NA NA	
37 If yes, specify non-compliant features	NA Na	
or it yes, specify non-compliant reatures	INd	
	1	

### 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 SI	R 000's)	TOTAL	TOTAL WEIGHTED
	,	UNWEIGHTED	VALUE (average)
HIGH	-QUALITY LIQUID ASSETS		11.110 = (0.10.10.80)
1	T		38,497,503
CASI	OUTFLOWS		
	Retail deposits and deposits from small		
2	businesses customers of which:	51,484,235	5,148,424
3	Stable deposits	-	-
4	Less stable deposits	51,484,235	5,148,424
5	Unsecured wholesale funding of which:	63,441,805	28,696,024
6	Operational deposits (all counterparties)	-	-
7	Non operational deposits (all counterparties)	63,441,805	28,696,024
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirement of which:	10,544,556	1,139,284
11	Outflows related to derivative exposure and	94,254	94,254
11	other collateral requirements	34,234	34,234
12	Outflows related to loss of funding on debt	_	_
12	products	_	_
13	Credit and liquidity facilities	10,450,302	1,045,030
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	201,295,612	4,663,302
16	TOTAL CASH OUTFLOWS		39,647,033
CASH	INFLOWS		
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully preforming exposures	26,228,136	18,132,587
19	Other cash inflows	92,348	92,348
20	TOTAL CASH INFLOW	26,320,484	18,224,935
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		38,497,503
22	TOTAL NET CASH OUTFLOW		21,422,099
23	LIQUIDITY COVERAGE RATIO		184%

<sup>&</sup>lt;sup>a</sup> 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 monthly observations over Q1 2016.
- 2. Number of data points used in calculating the average figures is 3.
- 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.

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

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



### Leverage ratio common disclosure

Mar 31, 2016

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

Row#	Item	In SR 000's
1	Total Assets as per published financial statements	227,001,007
-	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	543,336
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)	64,747,119
7	Other adjustments	1,072,349
8	Leverage ratio exposure (A)	293,363,811

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

Mar 31, 2016

Row#	Item	In SR 000's
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	227,535,185
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)	227,535,185
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	538,171
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	543,336
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative	
U	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)	1,081,507
	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 **	187,174,772
18	(Adjustments for conversion to credit equivalent amounts)	(122,427,653)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	64,747,119
	Capital and total exposures	
20	Tier 1 capital (B)	37,700,895
	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	293,363,811
	Leverage ratio	
22	Basel III leverage ratio*** (C) = (B)/(A)	12.9%

<sup>\*\*</sup>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)

		Mar 31, 2016
Row#	ltem	In SR 000's
	1 Total Assets on Financial Statements	227,001,007
	2 Total On balance sheet assets Row # 1 on Table 2	227,535,185
	3 Difference between 1 and 2 above	(534,178)
	Explanation	
	Positive Fair value of Derivatives being disclosed under Row # 4	538,171
	Other adjustment represents Portfolio provision	(1,072,349)
		(534,178)

<sup>\*\*\*</sup>Current minimum requirement is 3%