Public Disclosure

For the six month period ended 30 June 2015

These disclosures have been prepared in accordance with the Section PD-3.1.6 of Public Disclosure Module (“PD Module”) of CBB Rule Book, Volume 1 for Conventional Banks. These disclosures should be read in conjunction with the Group’s interim condensed consolidated financial statements for the six month period ended 30 June 2015.

These disclosures have been reviewed by the Bank's external auditors Ernst & Young, based upon agreed upon procedures as required under Para PD-A.2.4 of the PD Module.

TABLE OF CONTENTS

1. EXECUTIVE SUMMARY

This Public Disclosure ("the Disclosure" or "the Disclosures") has been prepared in accordance with Section PD-3.1.6 of Public Disclosure Module (“PD Module”) of the Central Bank of Bahrain ("the CBB") Rule Book, Volume 1 for Conventional Banks. These Disclosures should be read in conjunction with the interim condensed consolidated financial statements for the six month period ended 30 June 2015.

2. GENERAL INFORMATION

2.1 Incorporation and principal activity

Bahrain Middle East Bank B.S.C. ("the Bank") is a Bahraini Shareholding Company incorporated in the Kingdom of Bahrain. On 9 April 2007, the CBB issued a Conventional Wholesale Banking license to the Bank. The commercial registration ("CR") number of the Bank is 12266. The Bank is listed on the Bahrain Bourse under the ticker 'BMB'.

The principal activities of the Bank, its subsidiary and investment holding companies (together "the Group") are trade finance and corporate advisory in the digital media and e-commerce sectors.

The Bank's principal and wholly owned subsidiary is BMB Property Services W.L.L., incorporated in the Kingdom of Bahrain and engaged in building management.

3. SCOPE OF APPLICATION

3.1 Consolidation

The subsidiary and investment holding companies of the Bank are fully consolidated in the Bank’s consolidated financial statements. There is no material difference between the basis of consolidation used for financial statements and regulatory purposes.

3.2 Restrictions on transfer of capital

Since none of the Bank’s subsidiary or investment holding companies are regulated financial institutions, there is no regulatory impediment to the transfer of retained earnings to the Bank. None of the Bank’s subsidiary or investment holding companies are registered and domiciled in jurisdictions which impose exchange controls or other restrictions on cross border transfer of funds.

3.3 Insurance entities

The Bank does not have any subsidiaries or investments in companies engaged in the insurance business.

4. CAPITAL STRUCTURE

4.1 Capital instruments

All of the Bank’s equity capital consists of one class of common equity. The Bank has not issued any innovative, complex or hybrid capital instruments in the period under review, nor does it has any such capital instruments outstanding.

The Bank’s Tier 1 Capital comprise of share capital, retained earnings, interim profits and eligible reserves. Tier 2 Capital comprise of collective impairment provisions up to 1.25% of risk weighted assets. The Bank does not have any additional Tier 1 Capital.

4. CAPITAL STRUCTURE (continued)

4.2 Capital adequacy

The Group's capital adequacy ratio as at 30 June 2015 was as follows:

Regulatory capital	***30 June 2015*** ***US$ '000***
Tier 1 capital	
Share capital	**60,501**
Accumulated losses	**(31,633)**
Current interim profits	**3,212**
Revaluation reserves – available-for-sale investments	**1,582**
Total Tier 1 and common equity Tier 1 capital (a)	**33,662**
Tier 2 capital	
Collective impairment provision	**1,326**
Total Tier 2 capital (b)	**1,326**
Total capital (c) = (a) + (b)	**34,988**
Risk weighted exposure	
Credit risk weighted exposures	**160,188**
Market risk weighted exposures	**1,313**
Operational risk weighted exposures	**16,546**
Total risk weighted exposures (d)	**178,047**
Capital Ratios	
Common equity Tier 1 (a) / (d)	**18.91%**
Tier 1 (a) / (d)	**18.91%**
Total capital (c) / (d)	**19.65%**

5. CREDIT RISK

The Bank uses standardised approach for credit risk which requires to use external credit ratings to determine the risk weightings applied to counterparties.

5.1 Gross and average credit exposures

	30 June 2015	
	Gross exposures US$ '000	***Average exposures US$ '000***
Balances with banks and financial institutions	**14,453**	**12,197**
Placements with financial institutions	**18,445**	**19,877**
Investments at fair value through profit or loss	**572**	**572**
Loans and advances	**130,711**	**130,289**
Available-for-sale investments	**7,280**	**7,598**
Held-to-maturity investments	**228**	**222**
Other assets	**2,684**	**2,671**
Total on-balance sheet exposures	**174,373**	**173,426**
Off-balance sheet items	**8,458**	**8,419**
Total credit risk exposures	**182,831**	**181,845**

The average credit exposures are based on quarter end Prudential Information Return ("PIR") reporting.

5.2 Risk weighted exposures

The disclosures about credit risk weighted exposures and capital requirements for credit risk are as follows:

	30 June 2015				
	Gross credit exposures US$ '000	***Eligible financial collateral US$ '000***	***Net credit exposures US$ '000***	***Risk weighted exposures US$ '000***	***Capital requirement US$ '000***
Claims on sovereigns	**3,062**	**-**	**3,062**	**-**	**-**
Claims on banks	**29,903**	**-**	**29,903**	**9,069**	**1,134**
Claims on corporates*	**138,107**	**4,500**	**133,607**	**136,879**	**17,110**
Investments in securities	**7,748**	**-**	**7,748**	**11,622**	**1,453**
Other assets	**2,618**	**-**	**2,618**	**2,618**	**327**
Total	**181,438**	**4,500**	**176,938**	**160,188**	**20,024**
Credit risk capital requirement				**160,188**	**20,024**
Market risk capital requirement				**1,313**	**164**
Operational risk capital requirement				**16,546**	**2,068**
Total				**178,047**	**22,256**

*Claims on corporates include exposures of US$ 9,966 thousand which are protected by credit derivatives.

5. CREDIT RISK (continued)

5.2 Risk weighted exposures (continued)

The Bank uses the following credit risk mitigation techniques:

Adjusted exposure amount: The Bank uses the comprehensive approach for eligible financial collateral. In this approach, the Bank calculates the adjusted exposure to a counterparty by reducing the credit exposure by the amount of collateral taken.

Substitution of counterparty: The Bank uses the substitution approach for eligible guarantees and credit derivatives (if the rating of the credit guarantee / credit protection provider is A- or better) whereby the credit rating of the counterparty is substituted with the credit rating of the guarantor / credit protection provider.

5.3 Geographical sector exposures

The following table summarizes the Group's geographical sector exposures. The exposures are disclosed without considering the effects, if any, of collateral or other credit mitigation techniques.

	30 June 2015				
	Europe US$ '000	***North America US$ '000***	***GCC US$ '000***	***Rest of the world US$ '000***	***Total US$ '000***
Balances with banks and financial institutions	**1,638**	**3,223**	**9,586**	**6**	**14,453**
Placements with financial institutions	**2,236**	**-**	**16,209**	**-**	**18,445**
Investments at fair value through profit or loss	**-**	**321**	**251**	**-**	**572**
Loans and advances	**111,999**	**5,055**	**6,467**	**7,190**	**130,711**
Available-for-sale investments	**392**	**6,651**	**237**	**-**	**7,280**
Held-to-maturity investments	**228**	**-**	**-**	**-**	**228**
Other assets	**1,830**	**129**	**643**	**82**	**2,684**
Total on-balance sheet exposures	**118,323**	**15,379**	**33,393**	**7,278**	**174,373**
Off-balance sheet items	**1,763**	**4,116**	**2,579**	**-**	**8,458**
Total exposures	**120,086**	**19,495**	**35,972**	**7,278**	**182,831**

5. CREDIT RISK (continued)

5.4 Industry sector exposures

The following tables summarizes the Group's industry sector exposures. The exposures are disclosed without considering the effects, if any, of collateral or other credit mitigation techniques.

	30 June 2015				
	Banking/ Finance US$ '000	*Govern-ment US$000*	*Consumer Goods US$ '000*	*Others US$ '000*	*Total US$ '000*
Balances with banks and financial institutions	**14,453**	**-**	**-**	**-**	**14,453**
Placements with financial institutions	**15,449**	**2,996**	**-**	**-**	**18,445**
Investments at fair value through profit or loss	**572**	**-**	**-**	**-**	**572**
Loans and advances	**2,970**	**-**	**107,576**	**20,165**	**130,711**
Available for sale investments	**7,043**	**237**	**-**	**-**	**7,280**
Held-to-maturity investments	**-**	**-**	**-**	**228**	**228**
Other assets	**16**	**-**	**1,849**	**819**	**2,684**
Total on-balance sheet exposures	**40,503**	**3,233**	**109,425**	**21,212**	**174,373**
Off-balance sheet items	**5,879**	**-**	**-**	**2,579**	**8,458**
Total exposures	**46,382**	**3,233**	**109,425**	**23,791**	**182,831**

5.5 Impaired loans

The details of impaired loans as of 30 June 2015 are as follows:

	30 June 2015 US$ '000
Gross amount of impaired loans	**212**
Specific impairment provision	**(212)**
Net amount of impaired loans	**-**

The impaired loans relate to industry sector "Government" and geographical sector "Rest of the world". The ageing of impaired loans is over 1 year.

5.6 Movement in impairment provisions

	30 June 2015		
	Specific provision US$ '000	*Collective provision US$ '000*	*Total US$ '000*
At 1 January 2015	**850**	**1,216**	**2,066**
Charge for the period	**-**	**110**	**110**
Reversal on recovery	**(571)**	**-**	**(571)**
Foreign exchange movements	**(67)**	**-**	**(67)**
At 30 June 2015	**212**	**1,326**	**1,538**

5. CREDIT RISK (continued)

5.7 Large exposures

Loans and advances include an exposure to a corporate entity, amounting to US$ 6.5 million, which is in excess of 15% of the Bank's capital base. The amount in excess of 15% of the Bank's capital base has been risk weighted at 800%.

5.8 Residual contractual maturity

The residual contractual maturity of credit exposures is as follows:

	30 June 2015					
	Up to 3 months US$'000	*> 3 months up to 6 months US$'000*	*> 6 months up to 12 months US$'000*	*> 1 year up to 5 years US$'000*	*Over 5 years US$'000*	*Total US$'000*
Balances with banks and financial institutions	**14,453**	**-**	**-**	**-**	**-**	**14,453**
Placements with financial institutions	**18,445**	**-**	**-**	**-**	**-**	**18,445**
Investments at fair value through profit or loss	**572**	**-**	**-**	**-**	**-**	**572**
Loans & advances	**73,988**	**47,816**	**1,969**	**6,938**	**-**	**130,711**
Available-for-sale investments	**1,456**	**2,184**	**3,640**	**-**	**-**	**7,280**
Held-to-maturity investments*	**-**	**-**	**-**	**-**	**228**	**228**
Other assets	**2,111**	**464**	**-**	**-**	**109**	**2,684**
Total on-balance sheet exposures	**111,025**	**50,464**	**5,609**	**6,938**	**337**	**174,373**
Off- balance sheet items	**1,176**	**1,764**	**2,939**	**2,579**	**-**	**8,458**
Total exposures	**112,201**	**52,228**	**8,548**	**9,517**	**337**	**182,831**

**Held-to-maturity investments mature in 2028.*

6. MARKET RISK

The Bank uses the standardised approach for calculating market risk capital charges.

The capital requirement for market risk using the standardised approach as at 30 June 2015 is as follows:

	Capital requirement			
Risk type	*30 June 2015 US$ '000*	*Maximum value US$ '000*	*Minimum value US$ '000*	*Average value US$ '000*
Foreign exchange risk	**164**	**164**	**113**	**139**

The Bank is not exposed to equity position risk or interest rate risk as it does not have any equity investments or interest bearing exposures in its trading book.

7. OPERATIONAL RISK

The Bank follows the Basic Indicator approach for assessing the capital requirement for operational risk. As at 30 June 2015, the total capital requirement in respect of operational risk was US$ 2,068 thousand on operational risk weighted exposure of US$ 16,546 thousand. The operational risk weighted exposure is based on the gross operating income (excluding profit/loss on available-for-sale and held to maturity categories and any exceptional items of income) for the last 3 years multiplied by 15% (Alpha) and 12.5 (the reciprocal of the 8 percent minimum capital ratio) to arrive at the operational risk-weighted exposure.

8. EQUITY POSITIONS IN BANKING BOOK

The Bank holds equity investments as part of its strategic holdings or with the objective of capital appreciation and realizing gains on sale thereof. The equity positions in the banking book are classified as “investments at fair value through profit or loss” and “available-for-sale” investments.

Please refer section 5.2 Risk weighted exposures, for capital requirements for investments.

9. INTEREST RATE RISK IN THE BANKING BOOK

Interest rate risk is the risk that changes in market interest rates will affect the future cash flows or the fair values of financial instruments.

All of the Group’s interest earning assets and interest bearing liabilities carry fixed rates of interest; hence, there is no sensitivity to interest rate risk as of 30 June 2015.

10. RELATED-PARTY TRANSACTIONS AND BALANCES

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Related parties include entities over which the Bank exercises significant influence, major shareholders, directors, key management personnel of the Bank and entities owned, controlled, jointly controlled or significantly influenced by such parties.

Please refer note 7 of interim condensed consolidated financial statements for details on related party balances and transactions.

11. REMUNERATION

In 2014, BMB shareholders approved a Remuneration Policy and an Employee Shares Incentive Plan to comply with CBB's Guidelines on Sound Remuneration Practices. The Remuneration Policy formalizes the basis for remuneration in the Bank for the Directors and all staff, by effectively linking remuneration to performance. It also introduces new methods that ensure rewards are properly linked with the risks being taken and the timing and likelihood of future revenues. It introduces provisions for clawback and malus to protect the shareholders' interests in case of deterioration of the business due to past actions of individuals employed by the Bank. It also includes back testing and stress-testing methodologies to ensure that the policies adopted are suitable for the intended purpose.

The Nomination and Remuneration Committee ("NRC") is responsible for the effective implementation and maintenance of this policy. It approves the remuneration system in the Bank, which includes remuneration for each member of Executive Management and the total variable remuneration to be distributed. The remuneration pool is set to materially mirror the performance of the Bank. NRC is also responsible for administrating the long term performance assurance measures such as deferral of remuneration or, when required, clawback and malus.

11. REMUNERATION (continued)

The foremost principle of the remuneration system is Risk Management, where remuneration must be effectively aligned with prudent risk taking practices and discipline at all levels of the Bank. The remuneration of all Executive Management must be adjusted for all types of risks. Any given bonus or variable remuneration may not be linked directly to a revenue amount or a net profit figure without taking into account risk factors for possible adjustment. As a minimum, the following risks are evaluated by the NRC annually and remuneration adjusted accordingly:

- Credit / Investment Risk;
- Market Risk;
- Liquidity Risk;
- Cost & quantity of Capital;
- Capital Adequacy;
- Reputational Risk;
- Regulatory Risk; and
- Timing of revenues, risks and cash flow.

In its review of those risks, NRC uses various quantitative and qualitative data to form its opinion. The experience and judgement of the Board members is relied on in particular for assessing risks that are subjective in nature.

The deferral of remuneration is an instrumental tool in ensuring that, where profits and losses are realised over different periods of time, the remuneration is aligned to the time horizon of the risks. This would be applicable particularly where the time horizon of the future cash flows is either far into the future or uncertain. The NRC examines closely pay-outs made out for income that cannot be realised or whose likelihood of realisation remains uncertain at the time of the pay-out.

The forms of remuneration approved are cash and equity, with the form and mix of remuneration in either of those instruments dependent on the proper alignment of risks.

The Remuneration system takes into account the overall performance of the Bank, however individuals employed at all levels are primarily remunerated based on their performance vis-à-vis achieving their set objectives. The system distinguishes between Executive Management engaged in risk taking and those in control functions, whose objectives are different and are measured accordingly.

Material Risk Takers are executives who through their activity and authority have a material impact on the risk exposure of the Bank and its ability to generate revenue and profits. Material Risk Takers are paid with both fixed and variable elements. The variable remuneration component constitutes a substantial portion of the potential total remuneration for such executives during each year and increases significantly along with the level of seniority and responsibility. Half of the variable remuneration paid to these officers is required to be in equity. On the other hand, executives and staff employed in control functions are remunerated independently of the business areas that they oversee. The performance measures of such persons must be based principally on the achievement of the objectives and targets of their functions rather than the performance of the business line they may be monitoring for the Bank. As such, the mix of fixed and variable remuneration for control function staff is weighted in favour of fixed remuneration.

The remuneration accrued and payable to the Board members, approved persons in business lines, approved persons in control functions, other material risk takers and other staff with details on amounts, deferrals and instrument type is outlined below:

11. REMUNERATION (continued)

Total remuneration

	30 June 2015		*30 June 2014*		*30 June 2013*		*30 June 2012*	
	Fixed US$ '000	*Variable US$ '000*	*Fixed US$ '000*	*Variable US$ '000*	*Fixed US$ '000*	*Variable US$ '000*	*Fixed US$ '000*	*Variable US$ '000*
Members of Board of Directors - sitting fees	51	-	39	-	65	-	49	-
Members of Board of Directors - other remuneration	-	-	-	-	-	-	-	-
Approved Persons in Business Lines	544	-	544	-	612	-	689	-
Approved Persons in Control Functions	312	-	224	-	246	-	261	-
Other Material Risk Takers	64	-	61	-	-	-	-	-
Other staff not included in above categories	372	-	353	-	556	-	525	-
	1,343	**-**	**1,221**	**-**	**1,479**	**-**	**1,524**	**-**

No equity, guaranteed bonuses, sign-on rewards or severance payments were awarded during the current or prior periods. Currently there is neither outstanding deferred remuneration nor any that has been awarded in prior periods.

Bahrain Middle East Bank B.S.C.
Appendix PD 2 - Balance sheet under the regulatory scope of consolidation
Period ended 30 June 2015

	Financial statements ***30 June 2015*** ***US$ '000***	***Consolidated PIR data*** ***30 June 2015*** ***US$ '000***	***Ref.***
ASSETS			
Balances with banks and financial institutions	14,453	14,453	
Placements with financial institutions	18,445	18,445	
Investments at fair value through profit or loss	572	572	
Loans and advances	130,711	132,037	
Loans and advances - Net of specific and collective provisions		*130,711*	
General loan loss provision - Qualifying as Tier 2 capital		*1,326*	h
Available-for-sale investments	7,280	7,176	
Total available-for-sale investments		*7,280*	
Amount of fair value reserve not independently verifiable		*(104)*	d
Held-to-maturity investments	228	228	
Other assets	2,684	2,684	
TOTAL ASSETS	174,373	175,595	
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits from financial institutions	125,248	125,248	
Deposits from customers	13,971	13,971	
Other liabilities	1,388	1,388	
Total liabilities	140,607	140,607	
EQUITY			
Share capital	60,501	60,501	a
Accumulated losses	(28,421)	(28,421)	b
Fair value reserve	1,686	1,582	
Total fair value reserve		*1,686*	c
Fair value reserve not independently verifiable		*(104)*	d
General loan loss provision - Qualifying as Tier 2 capital	-	1,326	h
Total equity	33,766	34,988	
TOTAL LIABILITIES AND EQUITY	174,373	175,595	

Disclosure template for main features of regulatory capital instruments		
1.	Issuer	Bahrain Middle East Bank B.S.C.
2.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: BH0004657779
3.	Governing law(s) of the instrument	Laws of the Kingdom of Bahrain
	Regulatory treatment	
4.	Transitional CBB rules	Common equity Tier 1
5.	Post-transitional CBB rules	Common equity Tier 1
6.	Eligible at solo/group/group & solo	Solo and Group
7.	Instrument type (types to be specified by each jurisdiction)	Common equity shares
8.	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	US$ 60.50 million
9.	Par value of instrument	US$ 0.25 each
10.	Accounting classification	Shareholders' equity
11.	Original date of issuance	Various
12.	Perpetual or dated	Perpetual
13.	Original maturity date	No maturity
14.	Issuer call subject to prior supervisory approval	NA
15.	Optional call date, contingent call dates and redemption amount	NA
16.	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17.	Fixed or floating dividend/coupon	NA
18.	Coupon rate and any related index	NA
19.	Existence of a dividend stopper	NA
20.	Fully discretionary, partially discretionary or mandatory	Full discretionary
21.	Existence of step up or other incentive to redeem	NA
22.	Noncumulative or cumulative	NA
23.	Convertible or non-convertible	
24.	If convertible, conversion trigger (s)	NA
25.	If convertible, fully or partially	NA
26.	If convertible, conversion rate	NA
27.	If convertible, mandatory or optional conversion	NA
28.	If convertible, specify instrument type convertible into	NA
29.	If convertible, specify issuer of instrument it converts into	NA
30.	Write-down feature	
31.	If write-down, write-down trigger(s)	NA
32.	If write-down, full or partial	NA
33.	If write-down, permanent or temporary	NA
34.	If temporary write-down, description of write-up mechanism	NA
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The instrument i.e. shareholders' equity is not subordinate to any other instrument
36.	Non-compliant transitioned features	No
37.	If yes, specify non-compliant features	NA

Bahrain Middle East Bank B.S.C.
Appendix PD 4 - Disclosure template during the transition phase
Period ended 30 June 2015

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 30 June 2015 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
Common Equity Tier 1 capital: instruments and reserves				
1.	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	60,501		a
2.	Retained earnings	-28,421		b
3.	Accumulated other comprehensive income (and other reserves)	1,686		c
4.	*Not Applicable*			
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6.	**Common Equity Tier 1 capital before regulatory adjustments**	33,766		
Common Equity Tier 1 capital: regulatory adjustments				
7.	Prudential valuation adjustments	(104)		d
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.	Not applicable.			
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% threshold)	-		
19.	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-		
20.	Mortgage servicing rights (amount above 10% threshold)	-		
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22.	Amount exceeding the 15% threshold	-		
23.	of which: significant investments in the common stock of financials	-		
24.	of which: mortgage servicing rights	-		
25.	of which: deferred tax assets arising from temporary differences	-		
26.	National specific regulatory adjustments	-		

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 30 June 2015 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
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**	(104)		
29.	**Common Equity Tier 1 capital (CET1)**	33,662		
Additional Tier 1 capital: instruments				
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
31.	of which: classified as equity under applicable accounting standards	-		
32.	of which: classified as liabilities under applicable accounting standards	-		
33.	*Directly issued capital instruments subject to phase out from Additional Tier 1*	-		
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
35.	*of which: instruments issued by subsidiaries subject to phase out*	-		
36.	**Additional Tier 1 capital before regulatory adjustments**	-		
Additional Tier 1 capital: regulatory adjustments				
37.	Investments in own Additional Tier 1 instruments	-		
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39.	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (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-2015 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**	-		
44.	**Additional Tier 1 capital (AT1)**	-		
45.	**Tier 1 capital (T1 = CET1 + AT1)**	33,662		

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 30 June 2015 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions				
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
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	1,326		h
51.	**Tier 2 capital before regulatory adjustments**	1,326		
Tier 2 capital: regulatory adjustments				
52.	Investments in own Tier 2 instruments	-		
53.	Reciprocal cross-holdings in Tier 2 instruments	-		
54.	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (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-2015 TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
57.	**Total regulatory adjustments to Tier 2 capital**	-		
58.	**Tier 2 capital (T2)**	1,326		
59.	**Total capital (TC = T1 + T2)**	34,988		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-2015 TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
60.	**Total risk weighted assets**	178,047		

Common disclosure template to be used during the transition of regulatory adjustments (i.e. from 30 June 2015 to 31 December 2018)			AMOUNTS SUBJECT TO PRE-2015 TREATMENT	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
Capital ratios				
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.91%		
62.	Tier 1 (as a percentage of risk weighted assets)	18.91%		
63.	Total capital (as a percentage of risk weighted assets)	19.65%		
64.	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	9.00%		
65.	*of which: capital conservation buffer requirement*	2.5%		
66.	*of which: bank specific countercyclical buffer requirement (N/A)*	N/A		
67.	*of which: D-SIB buffer requirement (N/A)*	N/A		
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.91%		
National minima including CCB (if different from Basel 3)				
69.	CBB Common Equity Tier 1 minimum ratio	9.0		
70.	CBB Tier 1 minimum ratio	10.5		
71.	CBB total capital minimum ratio	12.5		
Amounts below the thresholds for deduction (before risk weighting)				
72.	Non-significant investments in the capital of other financials	-		
73.	Significant investments in the common stock of financials	-		
74.	Mortgage servicing rights (net of related tax liability)	-		
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	-		
Applicable caps on the inclusion of provisions in Tier 2				
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,326		
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	2,002		
78.	N/A			
79.	N/A			
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2020 and 1 Jan 2024)				
80.	*Current cap on CET1 instruments subject to phase out arrangements*			
81.	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*			
82.	*Current cap on AT1 instruments subject to phase out arrangements*			
83.	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*			
84.	*Current cap on T2 instruments subject to phase out arrangements*			
85.	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*			