



Pillar 3 Report 2015

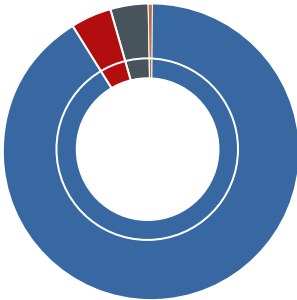
Pillar 3 Disclosures

Capital Resources Overview 2015

	2015 £'000's	2014 £'000's
MOVEMENT IN CAPITAL RESOURCES		
At 1 January	60,259	47,338
Profit for period	4,647	4,839
Share capital	10,000	10,000
Comprehensive income for period	-727	-1,196
	74,179	60,981
Regulatory adjustments relating to unrealised gains and losses	504	-722
Common equity Tier 1 capital (inc. adjustments)	74,683	60,259
COMMON EQUITY TIER 1		
Permanent share capital		
Share capital	65,000	55,000
Retained earnings	11,338	6,691
Share premium	316	316
Aggregated comprehensive income	-1,753	-1,026
	74,901	60,981
Regulatory adjustment	-218	-722
	74,683	60,259
VARIABLE CAPITAL REQUIREMENTS		
Credit risk	30,108	28,349
Counterparty risk	12	70
Credit Valuation adjustment (CVA)	15	42
Market risk	1,511	1,497
Operational risk	1,354	1,157
	33,000	31,115
Surplus of own funds	41,683	29,144
CAPITAL RATIOS		
Total Capital (inc. adjustments)	18.11%	15.50%

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Analysis of Total Risk Weighted Exposure 2015

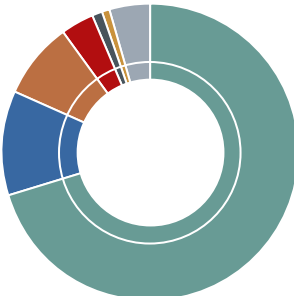
OVERVIEW OF TOTAL RISK WEIGHTED EXPOSURES		2015 £M's	2014 £M's
	Credit risk	376.36	354.25
	Market risk	18.89	18.71
	Operational risk	16.93	14.46
	Credit Valuation adjustment (CVA)	0.18	0.53
	Counterparty risk	0.14	0.87
		412.50	388.82

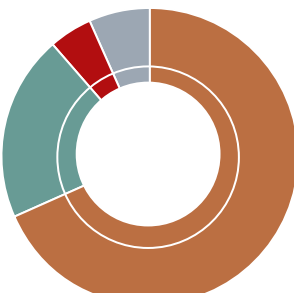
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Analysis of Credit Risk Weighted Exposure 2015

The Bank recognises that over 90% of the Bank's risk weighted exposures arise as a result of the credit exposure to borrowers generated from the Bank's lending activities. The following information is therefore intended to give further breakdown of the risk weighted exposures attributed to credit risk.

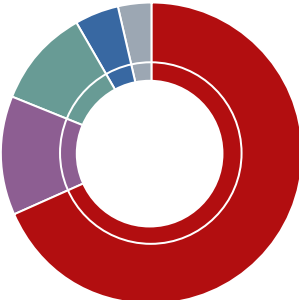
REGULATORY CLASS	2015 £M's	2014 £M's
		
Items associated with high risk	247.10	228.12
Claims on institutions and corporates with short term credit assessment	49.98	54.26
Institutions	25.26	24.65
Central Government or Central Bank	16.36	12.41
Corporates	12.65	15.06
Secured by mortgages	11.12	3.57
Regional Government or Local Authorities	1.56	1.94
Retail	0.04	0.12
Multilateral Development Banks	~	~
Other	12.29	14.12
	376.36	354.25

GEOGRAPHICAL REGION	2015 £M's	2014 £M's
		
United Kingdom	265.21	247.85
Jordan	43.05	50.71
Africa/Middle East	31.57	23.32
Americas	13.55	11.49
Europe	3.93	6.67
Asia	3.15	7.85
Other	15.90	6.36
	376.36	354.25

INDUSTRY CLASS	2015 £M's	2014 £M's
		
Property lending	258.22	231.69
Banks	75.24	78.91
Government	17.92	14.35
Other	24.98	29.30
	376.36	354.25

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Analysis of Credit Risk Weighted Exposure 2015 (continued)

BUSINESS LINE	Capital requirement		
	2015 £M's	2014 £M's	2015 £M's
 Structured Property Finance	258.22	231.70	20.65
Treasury – Money Market	47.26	60.31	3.79
Treasury – Securities portfolio	40.32	40.24	3.22
Trade Finance	17.61	8.36	1.41
Other	12.95	13.64	1.04
	376.36	354.25	30.11

