

**BASEL III LEVERAGE RATIO**  
**Summary Comparison - (Table 1)**  
**For the Quarter Ended on September 30, 2020**



<b>LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure</b>		
<b>Row#</b>	<b>Items</b>	<b>(SAR 000)</b>
1	Total consolidated assets as per published financial statements.	98,338,507
2	Adjustment for investments in banking, financial, insurance or commercial entities that are outside the scope for accounting purposes but outside the scope of regulatory consolidation.	-
3	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	-
4	Adjustments for derivatives financial instruments.	317,025
5	Adjustments 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).	9,326,526
7	Other adjustments.	(18,295)
<b>8</b>	<b>Leverage ratio exposure</b>	<b>107,963,763</b>

**BASEL III LEVERAGE RATIO**  
**Leverage Ratio Common Disclosure Template - (Table 2)**  
**For the Quarter Ended on September 30, 2020**



LR2: Leverage Ratio Common Disclosure Template			
Row#	Items	30-Sep-20	30-Jun-20
<b>On-balance sheet exposure</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	98,158,178	104,492,722
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)	(18,295)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>98,139,883</b>	<b>104,474,427</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	180,329	123,248
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	317,025	349,940
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional off-sets and add-on deductions for written credit derivatives)	-	-
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>497,354</b>	<b>473,187</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>-</b>	<b>-</b>
17	Off-balance sheet exposure at gross notional amount	117,061,860	119,863,346
18	(Adjustments for conversion to credit equivalent amounts)	(107,735,334)	(110,341,340)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>9,326,526</b>	<b>9,522,006</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>15,610,800</b>	<b>15,043,335</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>107,963,763</b>	<b>114,469,620</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	<b>14.46%</b>	<b>13.14%</b>