BASEL III LEVERAGE RATIO
Summary Comparion - (Table 1)
For the Quarter Ended on December 31, 2019

البنك السعودي للاستثمار
The Saudi Investment Bank

LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure		
Row#	**Items**	**(SAR 000)**
1	Total consolidated assets as per publisshed financial statements.	100,814,596
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 exclusded from the leverage ratio exposure mrasure.	-
4	Adjustments for derivatives financial instruments.	744,659
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 equvivalent amounts of off-balance sheet exposures).	9,769,455
7	Other adjustments.	(18,295)
8	**Leverage ratio exposure**	**111,310,415**

BASEL III LEVERAGE RATIO
Leverage Ratio Common Disclosure Template - (Table 2)
For the Quarter Ended on December 31, 2019

البنك السعودي للاستثمار
The Saudi Investment Bank

LR2: Leverage Ratio Common Disclosure Template			
Row#	**Items**	**31-Dec-19**	**30-Sep-19**
	On-balance sheet exposure		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	100,306,454	96,187,298
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)	(18,295)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**100,288,159**	**96,169,003**
	Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions (ie net of eligible cash variation margin)	508,142	111,305
5	Add-on amounts for PFE associated with *all* derivatives transactions	744,659	1,203,856
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	**Total derivative exposures (sum of lines 4 to 10)**	**1,252,801**	**1,315,161**
	Securities financing transaction exposures		
12	Gross SFT *assets* (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	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**-**	**-**
17	Off-balance sheet exposure at gross notional amount	120,698,169	119,566,706
18	(Adjustments for conversion to credit equivalent amounts)	(110,928,714)	(110,208,957)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**9,769,455**	**9,357,749**
	Capital and total exposures		
20	**Tier 1 capital**	14,482,246	14,434,263
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	111,310,415	106,841,913
	Leverage ratio		
22	**Basel III leverage ratio**	**13.01%**	**13.51%**