

BASEL III LEVERAGE RATIO
Summary Comparison - (Table 1)
For the Quarter Ended on March 31, 2023



LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure		
Row#	Items	(SAR 000)
1	Total consolidated assets as per published financial statements.	121,901,388
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 securitized exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for cash pooling transactions	-
8	Adjustments for derivatives financial instruments.	1,186,049
9	Adjustments for securities financing transactions (i.e. repos and similar secured lending).	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures).	13,500,681
11	Adjustment for prudent valuation adjustment and specific and general provisions which have reduced T1 Capital	-
12	Other adjustments.	(18,295)
13	Leverage ratio exposure	136,569,822

BASEL III LEVERAGE RATIO
Leverage Ratio Common Disclosure Template - (Table 2)
For the Quarter Ended on March 31, 2023



LR2: Leverage Ratio Common Disclosure Template

Row#	Items	31-Mar-23	31-Dec-22
On-balance sheet exposure			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	123,788,946	110,134,459
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(1,900,895)	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)	(18,295)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	121,869,755	110,116,164
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives) *	883,194	756,036
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions *	302,854	307,897
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional off-sets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of lines 8 to 12) (* The exposure has been calculated after applying the 1.4 Alpha factor to both items 8 & 9.)	1,186,049	1,063,932
Securities financing transaction exposures			
14	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 17)	-	-
19	Off-balance sheet exposure at gross notional amount	15,426,747	133,787,263
20	(Adjustments for conversion to credit equivalent amounts)	(1,685,887)	(122,085,965)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(240,180)	-
22	Off-balance sheet items (sum of lines 19 and 21)	13,500,681	11,701,298
Capital and total exposures			
23	Tier 1 capital	17,039,100	17,319,772
24	Total exposures (sum of lines 7, 13, 18 and 22)	136,556,485	122,881,394
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.48%	14.09%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.28%	N/A
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	N / A	N / A
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	N / A	N / A
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	N / A	N / A
3a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	N / A	N / A
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	N / A	N / A
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	N / A	N / A