# BASEL III LEVERAGE RATIO Summary Comparion - (Table 1) For the Quarter Ended on December 31, 2017



Summary Comparison of accounting assets versus leverage ratio exposure measure				
Row#	Item	(SAR 000)		
1	Total consolidated assets as per publisshed financial statements.	93,796,219		
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.	243,611		
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).	6,478,872		
7	Other adjustments.	(18,295)		
8	Leverage ratio exposure	100,500,407		

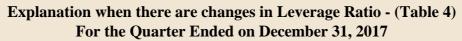
#### BASEL III LEVERAGE RATIO

#### Leverage Ratio Common Disclosure Template - (Table 2) For the Quarter Ended on December 31, 2017



Row#	Item	(SAR 000)		
On-balance sheet exposure				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	91,892,809		
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	91,874,514		
	Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	1,903,410		
5	Add-on amounts for PFE associated with all derivatives transactions	243,611		
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)	2,147,021		
	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	102,458,685		
18	(Adjustments for conversion to credit equivalent amounts)	(95,979,813)		
19	Off-balance sheet items (sum of lines 17 and 18)	6,478,872		
Capital and total exposures				
20	Tier 1 capital	14,260,772		
21	Total exposures (sum of lines 3, 11, 16 and 19)	100,500,407		
Leverage ratio				
22	Basel III leverage ratio	14.19%		

### **BASEL III LEVERAGE RATIO**





1	This table should be provided for each reporting period i.e. when there are changes in the leverage ratio exceeding 15%	
2	Material periodic changes in the leverage ratio:  Banks are required to explain the key drivers of material changes in the their Basel III leverage ratio observed from the end of previous reporting period to the end of the curent reporting period (whether these changes stem from changes in the numerator and / or from changes in the denominator).	
3	The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the deniminator), with this ratio expressed as a percentage:  Leverage Ratio = Capital measure  Exposure measure	
4	An anlysis will need to be carried out both for the numerator (Tier-I Capital) and exposure measure (denominator).	

### **BASEL III LEVERAGE RATIO**



A reconciliation requirement that details sources of material differences between the bank's total balance sheet assets in their financial statements and on-balance sheet exposures in the table-2. - (Table 5)

## For the Quarter Ended on December 31, 2017

		SAR (000)
1	Total Assets amounts on Financial Statements	93,796,219
2	Total On-balalnce sheet assets according to Row #1 on Table-2.	91,892,809
3	Difference between 1 and 2 above	1,903,410
	Bank to provide details on the sources of material differences of the amount as indicated in item 3 above.	