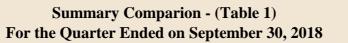
BASEL III LEVERAGE RATIO





LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure				
Row#	Items	(SAR 000)		
1	Total consolidated assets as per publisshed financial statements.	95,449,543		
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.	1,361,906		
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).	8,662,505		
7	Other adjustments.	(18,295)		
8	Leverage ratio exposure	105,455,660		

BASEL III LEVERAGE RATIO

Leverage Ratio Common Disclosure Template - (Table 2) For the Quarter Ended on September 30, 2018



LR2: Leverage Ratio Common Disclosure Template					
Row#	Items	30-Sep-18	30-Jun-18		
	On-balance sheet exposure				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	94,999,622	101,547,244		
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)	(18,925)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	94,981,327	101,528,319		
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	449,921	405,785		
5	Add-on amounts for PFE associated with all derivatives transactions	1,361,906	1,649,077		
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)	1,811,827	2,054,862		
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	-	<u>-</u>		
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-		
17	Off-balance sheet exposure at gross notional amount	106,976,903	106,082,428		
18	(Adjustments for conversion to credit equivalent amounts)	(98,314,398)	(97,723,346)		
19	Off-balance sheet items (sum of lines 17 and 18)	8,662,505	8,359,082		
Capital and total exposures					
20	Tier 1 capital	14,925,050	15,151,603		
21	Total exposures (sum of lines 3, 11, 16 and 19)	105,455,660	111,942,893		
Leverage ratio					
22	Basel III leverage ratio	14.15%	13.54%		