

**BASEL III LEVERAGE RATIO**  
**Summary Comparison - (Table 1)**  
**For the Quarter Ended on September 30, 2018**



<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.	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 excluded from the leverage ratio exposure measure.	-
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 equivalent amounts of off-balance sheet exposures).	8,662,505
7	Other adjustments.	(18,295)
<b>8</b>	<b>Leverage ratio exposure</b>	<b>105,455,660</b>

**BASEL III LEVERAGE RATIO**  
**Leverage Ratio Common Disclosure Template - (Table 2)**  
**For the Quarter Ended on September 30, 2018**



<b>LR2: Leverage Ratio Common Disclosure Template</b>			
Row#	Items	30-Sep-18	30-Jun-18
<b>On-balance sheet exposure</b>			
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)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>94,981,327</b>	<b>101,528,319</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	449,921	405,785
5	Add-on amounts for PFE associated with <i>all</i> 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)	-	-
<b>11</b>	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>1,811,827</b>	<b>2,054,862</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	-	-
<b>16</b>	<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	106,976,903	106,082,428
18	(Adjustments for conversion to credit equivalent amounts)	(98,314,398)	(97,723,346)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>8,662,505</b>	<b>8,359,082</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	14,925,050	15,151,603
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	105,455,660	111,942,893
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel III leverage ratio</b>	<b>14.15%</b>	<b>13.54%</b>