

BASEL III LEVERAGE RATIO
Summary Comparison - (Table 1)
For the Quarter Ended on December 31, 2021



LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure		
Row#	Items	(SAR 000)
1	Total consolidated assets as per published financial statements.	101,588,035
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.	272,061
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).	9,982,045
7	Other adjustments.	(18,295)
8	Leverage ratio exposure	111,823,847

BASEL III LEVERAGE RATIO
Leverage Ratio Common Disclosure Template - (Table 2)
For the Quarter Ended on December 31, 2021



LR2: Leverage Ratio Common Disclosure Template			
Row#	Items	31-Dec-21	30-Sep-21
On-balance sheet exposure			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	101,468,676	99,474,397
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)	101,450,381	99,456,102
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	119,358	165,725
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	272,061	278,127
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)	391,420	443,852
Securities financing transaction exposures			
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	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
17	Off-balance sheet exposure at gross notional amount	123,863,263	118,676,093
18	(Adjustments for conversion to credit equivalent amounts)	(113,881,218)	(108,869,757)
19	Off-balance sheet items (sum of lines 17 and 18)	9,982,045	9,806,336
Capital and total exposures			
20	Tier 1 capital	17,105,736	17,492,322
21	Total exposures (sum of lines 3, 11, 16 and 19)	111,823,847	109,706,289
Leverage ratio			
22	Basel III leverage ratio	15.30%	15.94%