

BASEL III LEVERAGE RATIO
Summary Comparison - (Table 1)
For the Quarter Ended on December 31, 2020



LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure

Row#	Items	(SAR 000)
1	Total consolidated assets as per published financial statements.	99,884,532
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.	308,821
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).	9,434,269
7	Other adjustments.	(18,295)
8	Leverage ratio exposure	109,609,327

BASEL III LEVERAGE RATIO
Leverage Ratio Common Disclosure Template - (Table 2)
For the Quarter Ended on December 31, 2020



LR2: Leverage Ratio Common Disclosure Template			
Row#	Items	31-Dec-20	30-Sep-20
On-balance sheet exposure			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	99,730,596	98,158,178
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)	99,712,301	98,139,883
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	153,936	180,329
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	308,821	317,025
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)	462,756	497,354
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	116,030,403	117,061,860
18	(Adjustments for conversion to credit equivalent amounts)	(106,596,134)	(107,735,334)
19	Off-balance sheet items (sum of lines 17 and 18)	9,434,269	9,326,526
Capital and total exposures			
20	Tier 1 capital	16,135,294	15,610,800
21	Total exposures (sum of lines 3, 11, 16 and 19)	109,609,327	107,963,763
Leverage ratio			
22	Basel III leverage ratio	14.72%	14.46%