

A. Summary Comparison (Table 1)



Date : 30/09/2020

Summary comparison of accounting assets versus leverage ratio exposure measure		Table 1
Row #	Item	In SR 000's
1	Total consolidated assets as per published financial statements	188,526,437
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated 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 for the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	4,043,049
5	Adjustments for securities financing transactions (i.e. repos and similar secured lending)	
6	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	18,631,029
7	Other adjustments	
8	Leverage ratio exposure	211,200,515

B. Leverage Ratio Common Disclosure Template (Table 2)



Date : 30/09/2020

Row #	Item	In SR 000's
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	186,671,987
2	(Relevant Assets amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	186,671,987
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	1,850,791
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	1,037,101
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 offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10) *	4,043,049
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	5,726,000
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	5,726,000
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	45,952,677
18	(Adjustments for conversion to credit equivalent amounts)	-27,321,648
19	Off-balance sheet items (sum of lines 17 and 18)	18,631,029
Capital and total exposures		
20	Tier 1 Capital	29,890,037
21	Total exposures (sum of lines 3,11,16 and 19)	215,072,065
Leverage ratio		
22	Basel III leverage ratio	13.90%

* As per SA-CCR Exposure at Default is 1.4 * (Replacement Cost + PFE)

Table 5



A reconciliation requirements that details sources of material differences between the bank' total balance sheet assets in their financial statements and on-balance sheet exposures in the table 2.

Date : 30/09/2020

SR 000's

1	Total Assets amounts on Financial Statements	188,526,437
2	Total On balance sheet assets according Row # 1 on Table 2	186,671,987
3	Difference between 1 and 2 above	1,854,450

<u>Material Differences</u>		
	Loan Loss Provision	-3,842,104
	Securities financing transaction exposures	5,726,000