

A. Summary Comparison (Table 1)



Date : 30/06/2023

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	215,983,637
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	4,358,900
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	21,424,480
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	
13	Leverage ratio exposure measure	241,767,017

B. Leverage Ratio Common Disclosure Template (Table 2)



Date : 30/06/2023

Row #	Item	In SR 000's
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	218,943,146
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6)	218,943,146
Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	2,656,930
9	Add-on amounts for potential future exposure associated with all derivatives transactions	456,570
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	
11	Adjusted effective notional amount of written credit derivatives	
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
13	Total derivative exposures (sum of lines 8 to 12) *	4,358,900
Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	1,300,810
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
16	Counterparty credit risk exposure for SFT assets	
17	Agent transaction exposures	
18	Total securities financing transaction exposures (sum of rows 14 to 17)	1,300,810
Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	56,548,764
20	(Adjustments for conversion to credit equivalent amounts)	-35,124,284
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	
22	Off-balance sheet items (sum of rows 19 to 21)	21,424,480
Capital and total exposures		
23	Tier 1 capital	33,893,772
24	Total exposures (sum of rows 7, 13, 18 and 22)	246,027,336
Leverage ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.78%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	
26	National minimum leverage ratio requirement	3.00%
27	Applicable leverage buffers	10.78%

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

B. Leverage Ratio Common Disclosure Template (Table 2)**Date : 30/06/2023**

Disclosure of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,732,167
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,300,810
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	246,458,693
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	246,458,693
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13.75%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13.75%

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 : 30/06/2023

SR 000's

1	Total Assets amounts on Financial Statements	215,983,637
2	Total On balance sheet assets according Row # 1 on Table 2	218,943,146
3	Difference between 1 and 2 above	-2,959,509

Material Differences		
	Loan Loss Provision	-4,238,195
	Securities financing transaction exposures	1,300,810