

A. Summary Comparison (Table 1)



Date : 30/09/2023

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	218,189,652
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	5,123,497
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)	24,228,784
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>247,541,933</b>

B. Leverage Ratio Common Disclosure Template (Table 2)



Date : 30/09/2023

Row #	Item	In SR 000's
<b>On-balance sheet exposures</b>		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	220,596,579
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	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6)</b>	<b>220,596,579</b>
<b>Derivative exposures</b>		
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)	3,247,769
9	Add-on amounts for potential future exposure associated with all derivatives transactions	411,872
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	<b>Total derivative exposures (sum of lines 8 to 12) *</b>	<b>5,123,497</b>
<b>Securities financing transaction exposures</b>		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	1,533,000
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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>1,533,000</b>
<b>Other off-balance sheet exposures</b>		
19	Off-balance sheet exposure at gross notional amount	61,258,808
20	(Adjustments for conversion to credit equivalent amounts)	-37,030,024
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>24,228,784</b>
<b>Capital and total exposures</b>		
23	Tier 1 capital	<b>33,915,864</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>251,481,861</b>
<b>Leverage ratio</b>		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	<b>13.49%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>10.49%</b>

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

**B. Leverage Ratio Common Disclosure Template (Table 2)****Date : 30/09/2023**

<b>Disclosure of mean values</b>		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	273,915
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	1,533,000
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)	250,222,776
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)	250,222,776
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)	13.55%
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)	13.55%

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 : 30/09/2023

SR 000's

1	Total Assets amounts on Financial Statements	218,189,652
2	Total On balance sheet assets according Row # 1 on Table 2	220,596,579
3	Difference between 1 and 2 above	-2,406,927

<b>Material Differences</b>		
	Loan Loss Provision & Other Provision	-3,939,927
	Securities financing transaction exposures	1,533,000