

**A. Summary Comparison (Table 1)**

**Date : 30/09/2016**

| <b>Summary comparison of accounting assets versus leverage ratio exposure measure</b> |   | <b>Table 1</b>     |
|---|---|--------------------|
| <b>Row #</b>  | <b>Item</b>   | <b>In SR 000's</b> |
| 1   | Total consolidated assets as per published financial statements   | 167,263,451        |
| 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  | 669,902            |
| 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)   | 22,104,973         |
| 7   | Other adjustments   |                    |
| 8   | <b>Leverage ratio exposure</b>  | <b>190,038,326</b> |

**B. Leverage Ratio Common Disclosure Template (Table 2)**

Date : 30/09/2016

| Row #   | Item   | In SR 000's        |
|---|--|--------------------|
| <b>On-balance sheet exposures</b>                 |  |                    |
| 1   | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 167,758,597        |
| 2   | (Relevant Assets amounts deducted in determining Basel III Tier 1 capital)   |                    |
| 3   | <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>  | <b>167,758,597</b> |
| <b>Derivative exposures</b>                       |  |                    |
| 4   | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)                                 | 273,422            |
| 5   | Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions                                       | 396,480            |
| 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  | <b>Total derivative exposures (sum of lines 4 to 10)</b>   | <b>669,902</b>     |
| <b>Securities financing transaction exposures</b> |  |                    |
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions                                     | 2,594,964          |
| 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  | <b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>  | <b>2,594,964</b>   |
| <b>Other off-balance sheet exposures</b>          |  |                    |
| 17  | Off-balance sheet exposure at gross notional amount  | 51,656,801         |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | -29,551,828        |
| 19  | <b>Off-balance sheet items (sum of lines 17 and 18)</b>  | <b>22,104,973</b>  |
| <b>Capital and total exposures</b>                |  |                    |
| 20  | Tier 1 Capital   | <b>22,908,039</b>  |
| 21  | Total exposures (sum of lines 3,11,16 and 19)  | <b>193,128,436</b> |
| <b>Leverage ratio</b>                             |  |                    |
| 22  | Basel III leverage ratio   | <b>11.86%</b>      |

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 : 30/09/2016

SR 000's

|   |  |             |
|---|--|-------------|
| 1 | Total Assets amounts on Financial Statements               | 167,263,451 |
| 2 | Total On balance sheet assets according Row # 1 on Table 2 | 167,758,597 |
| 3 | Difference between 1 and 2 above                           | -495,146    |

|  |  |            |
|--|--|------------|
| <u>Material Differences</u>                |  |            |
| Loan Loss Provision                        |  | -2,666,309 |
| Securities financing transaction exposures |  | 2,594,964  |