



Basel III - Capital Leverage Ratio

Disclosures

As at 31st March 2017

ALAWWAL BANK

Summary comparison of accounting assets versus leverage ratio exposure measure

Table 1

AS OF 31 MARCH 2017

| Row | Item | In SR 000's |
|-----|---|--------------------|
| 1 | Total consolidated assets as per published financial statements | 100,368,990 |
| 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 | 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 derivative financial instrument. | 1,597,739 |
| 5 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | - |
| 6 | Adjustment for off-balance sheet items(i.e. conversation to credit equivalent amounts of off-balance sheet exposures) | 14,365,939 |
| 7 | Other adjustments | - |
| 8 | Leverage ratio exposure | 116,332,668 |

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Leverage Ratio Common Disclosure

Table 2

AS OF 31 MARCH 2017

| Row | Item | In SR 000's |
|------------|--|--------------------|
| | On-Balance sheet exposures | |
| 1 | On-balance sheet items (excluding derivatives and SFTs but including collateral) | 100,368,990 |
| 2 | (Relevant Asset 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) | 100,368,990 |
| | Derivative exposures | |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 662,668 |
| 5 | added-on amount for Potential Financial Exposure (PFE) associated with all derivatives transactions | 935,071 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - |
| 7 | (Deduction of receivables assets for cash variation margin provided in derivatives transactions) | - |
| 8 | (Exempted CCP leg of clients-cleared trade exposures) | - |
| 9 | Adjusted effective notional amount of written credit derivatives | - |
| 10 | (Adjusted effective notional offsets and add-on deductions from written credit derivatives) | - |
| 11 | Total derivatives exposures (sum of lines 4 to 10) | 1,597,739 |
| | Securities financing transaction exposures | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction. | - |
| 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 | Afent transaction exposures | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | - |
| | Other off-balance sheet exposures | |
| 17 | Off-balance sheet exposure at gross notional amount | 28,751,332 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (14,385,393) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 14,365,939 |
| | Capital and total exposures | |
| 20 | Tier 1 Capital | 12,937,115 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 116,332,668 |
| | Leverage ratio | |
| 22 | Basel III leverage ratio | 11.12% |

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

Table 5

AS OF 31 MARCH 2017

| Row | Item | In SR 000's |
|------------|--|--------------------|
| 1 | Total Assets amounts on Financial Statements | 100,368,990 |
| 2 | Total On balance sheet assets according to Row #1 on Table 2 | 100,368,990 |
| 3 | Difference between 1 and 2 above | - |