



Gulf International Bank – Saudi Arabia

**BASEL 3
LEVERAGE RATIO**

As at 30th June 2019

GIB

**Basel 3 Leverage Ratio Report
As at 30th June 2019**

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1. LR1 - Summary comparison of accounting assets versus leverage ratio exposure measure

SAR 000's		30 th June 2019
1	Total consolidated assets as per published financial statements	33,102,565
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	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
6	Adjustments for eligible cash pooling transactions	
7	Adjustments for derivative financial instruments	487,553
8	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	
9	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	6,554,709
10	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
11	Other adjustments	174,037
12	Leverage ratio exposure	40,318,864

2. LR2 - Leverage Ratio Common Disclosure

SAR 000's		30 June 2019
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	33,276,602
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 Basel III Tier 1 capital)	
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	
7	Total on-balance sheet exposures (excluding derivatives and securities financing transactions)	33,276,602
Derivative exposures		
8	Replacement cost associated with all derivatives transactions (net of eligible cash variation margin and/or with bilateral netting)	267,543
9	Add-on amounts for potential future exposure associated with all derivatives transactions	220,010
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 rows 8 to 12)	487,553
Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	
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)	-
Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	19,064,731
20	(Adjustments for conversion to credit equivalent amounts)	(12,510,022)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	
22	Total other off-balance sheet exposures	6,554,709
Capital and total exposures		
23	Tier 1 capital	7,499,493
24	Total exposures (sum of rows 7, 13, 18 and 22)	40,318,864
Leverage ratio		
25	Basel 3 leverage ratio	18.6%