



Gulf International Bank – Saudi Arabia

# BASEL 3 LEVERAGE RATIO

As at 30<sup>th</sup> September 2019

**GIB**

**Basel 3 Leverage Ratio Report  
As at 30<sup>th</sup> September 2019**

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

SAR 000's		30 Sep 2019
1	Total consolidated assets as per published financial statements	27,815,935
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 & Adjustments for derivative financial instruments	
8	Adjustments for derivative financial instruments	503,344
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)	5,895,060
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	363,677
<b>13</b>	<b>Leverage ratio exposure</b>	<b>34,578,016</b>

## 2. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 Sep 2019	30 June 2019
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	28,179,612	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	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>28,179,612</b>	<b>33,276,602</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	326,640	267,543
9	Add-on amounts for potential future exposure associated with all derivatives transactions	176,704	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	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>503,344</b>	<b>487,553</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	26,260,579	19,064,731
20	(Adjustments for conversion to credit equivalent amounts)	(20,365,519)	(12,510,022)
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>5,895,060</b>	<b>6,554,709</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>7,486,311</b>	<b>7,499,493</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>34,578,016</b>	<b>40,318,864</b>
<b>Leverage ratio</b>			
25	Basel III leverage ratio	21.7%	18.6%