

BASEL III

Liquidity Coverage Ratio (LCR)



September 30, 2016



LCR Common Disclosure Template

30-Sep-16

	<i>(In SAR 000's)</i>	TOTAL UNWEIGHTED^a VALUE (Average)	TOTAL WEIGHTED^b VALUE (Average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		52,434,721
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customer, of which:	230,949,352	23,094,935
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	230,949,352	23,094,935
5	Unsecured wholesale funding, of which:	37,680,520	8,534,327
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	37,680,520	8,534,327
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	3,734,162	373,416
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	3,734,162	373,416
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	6,682,321	133,646
16	TOTAL CASH OUTFLOWS		32,136,324
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	15,165,233	4,203,232
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	15,165,233	4,203,232
			TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA		52,434,721
22	TOTAL NET CASH OUTFLOWS		27,933,093
23	LIQUIDITY COVERAGE RATIO (%)		188%



Notes to Disclosure:

- a) *Un-weighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).*
- b) *Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).*
- c) *Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e., cap on Level 2B and Level 2 assets for HQLA and cap on inflows).*
- d) *Data is presented as simple average of monthly observations over the third quarter of 2016. Hence, three data points have been used.*
- e) *Saudi Arabian Monetary Agency requires banks to maintain minimum LCR of 70% in 2016.*