

BASEL III

Liquidity Coverage Ratio (LCR)



December 31, 2015



LCR Common Disclosure Template

		31-Dec-2015	
(In SAR 000's)		TOTAL UNWEIGHTED ^a VALUE (Average)	TOTAL WEIGHTED ^b VALUE (Average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		47,408,305
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customer, of which:	226,430,477	22,643,048
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	226,430,477	22,643,048
5	Unsecured wholesale funding, of which:	29,730,683	5,721,326
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	29,730,683	5,721,326
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	3,016,579	301,658
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>	3,016,579	301,658
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	9,317,409	186,348
16	TOTAL CASH OUTFLOWS		28,852,380
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	17,257,206	6,039,367
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	17,257,206	6,039,367
			TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA		47,408,305
22	TOTAL NET CASH OUTFLOWS		22,813,012
23	LIQUIDITY COVERAGE RATIO (%)		210%



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 last quarter of 2015. Hence, three data points have been used.*
- e) *Saudi Arabian Monetary Agency requires banks to maintain minimum LCR of 60% in 2015.*