



# **BASEL III**

## **Disclosure of**

# **Liquidity Coverage Ratio (LCR)**

**(AS AT 30 SEPTEMBER 2015)**



## LCR Common Disclosure Template

<i>(In SAR 000's)</i>		TOTAL UNWEIGHTED <sup>a</sup> VALUE (Average)	TOTAL WEIGHTED <sup>b</sup> VALUE (Average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		57,173,357
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customer, of which:	227,806,055	22,780,606
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	227,806,055	22,780,606
5	Unsecured wholesale funding, of which:	34,103,482	5,822,391
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	34,103,482	5,822,391
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	3,420,259	342,026
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>	3,420,259	342,026
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	10,562,604	211,252
16	<b>TOTAL CASH OUTFLOWS</b>		<b>29,156,274</b>
<b>CASH INFLOWS</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	18,031,464	7,230,359
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	<b>18,031,464</b>	<b>7,230,359</b>
			TOTAL ADJUSTED VALUE <sup>c</sup>
21	<b>TOTAL HQLA</b>		<b>57,173,357</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>21,925,915</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>261%</b>



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