

# **BASEL III**

## **Liquidity Coverage Ratio (LCR)**



**30 June 2017**



## LCR Common Disclosure Template

30-Jun-17

(In SAR 000's)		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)		69,054,360
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customer, of which:	205,239,820	20,523,982
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	205,239,820	20,523,982
5	Unsecured wholesale funding, of which:	61,529,143	25,688,417
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	61,529,143	25,688,417
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	4,088,432	408,843
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>	4,088,432	408,843
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	10,297,996	205,960
16	<b>TOTAL CASH OUTFLOWS</b>		46,827,202
<b>CASH INFLOWS</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	19,420,140	12,623,091
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	19,420,140	12,623,091
			TOTAL ADJUSTED VALUE <sup>c</sup>
21	<b>TOTAL HQLA</b>		69,054,360
22	<b>TOTAL NET CASH OUTFLOWS</b>		34,204,111
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>202%</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 daily average of the second quarter of 2017. Some assumptions are revised as per latest directives.*
- e) *Saudi Arabian Monetary Agency requires banks to maintain minimum LCR of 80% in 2017.*