

BASEL III

Liquidity Coverage Ratio (LCR)



31 Dec 2017



LCR Common Disclosure Template

31-DEC-17

(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)		65,774,629
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customer, of which:	193,196,260	19,319,626
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	193,196,260	19,319,626
5	Unsecured wholesale funding, of which:	68,181,855	28,636,379
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	68,181,855	28,636,379
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	7,741,521	774,152
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>	7,741,521	774,152
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	5,988,725	119,775
16	TOTAL CASH OUTFLOWS		48,849,932
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	23,995,211	15,716,129
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	23,995,211	15,716,129
			TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA		65,774,629
22	TOTAL NET CASH OUTFLOWS		33,133,803
23	LIQUIDITY COVERAGE RATIO (%)		199%¹

¹ Simple daily average of the fourth quarter of 2017



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 fourth 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.*