

# **BASEL III**

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



**Dec 31, 2016**



## LCR Common Disclosure Template

31-Dec-16

<i>(In SAR 000's)</i>		<b>TOTAL UNWEIGHTED<sup>a</sup> VALUE (Average)</b>	<b>TOTAL WEIGHTED<sup>b</sup> VALUE (Average)</b>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		70,033,327
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customer, of which:	229,292,224	22,929,222
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	229,292,224	22,929,222
5	Unsecured wholesale funding, of which:	42,027,094	10,627,816
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	42,027,094	10,627,816
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	5,650,377	565,038
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>	5,650,377	565,038
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	6,426,527	128,531
16	<b>TOTAL CASH OUTFLOWS</b>		34,250,607
<b>CASH INFLOWS</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	12,386,654	4,190,613
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	12,386,654	4,190,613
			TOTAL ADJUSTED VALUE <sup>c</sup>
21	<b>TOTAL HQLA</b>		<b>70,033,327</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>30,059,994</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>233%</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 the fourth 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.*
- f) *Legal Reserves balances are included in Q4-16, LCR calculation, which is allowed by the SAMA dated Jan2017. In previous circulated quarterly reports, since legal reserves not included, therefore, current report is not comparable with previous reports.*