

BASEL III

Liquidity Coverage Ratio (LCR)



31 March 2017



LCR Common Disclosure Template

31-Mar-17

<i>(In SAR 000's)</i>		TOTAL UNWEIGHTED^a VALUE (Average)	TOTAL WEIGHTED^b VALUE (Average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		68,261,257
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customer, of which:	201,991,534	20,199,153
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	201,991,534	20,199,153
5	Unsecured wholesale funding, of which:	58,476,439	24,200,328
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-Operational deposits (all counterparties)</i>	58,476,439	24,200,328
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	6,344,559	634,456
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>	6,344,559	634,456
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	7,346,701	146,934
16	TOTAL CASH OUTFLOWS		45,180,871
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	20,377,264	13,245,222
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	20,377,264	13,245,222
			TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA		68,261,257
22	TOTAL NET CASH OUTFLOWS		31,935,650
23	LIQUIDITY COVERAGE RATIO (%)		214%



Notes to Disclosure:

- a) *Following the regulatory requirements, beginning 1st Jan 2017 Retail and Corporate deposits have been re-aligned as part of customer deposit segmentation.*
- b) *Data is presented as simple daily average of the first quarter of 2017.*
- c) *Un-weighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).*
- d) *Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).*
- e) *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).*
- f) *Saudi Arabian Monetary Agency requires banks to maintain minimum LCR of 80% in 2017.*
- g) *Legal Reserves balances are being included in LCR calculation beginning Dec 2016 as per discussion and agreement with SAMA. In previous circulated quarterly reports, since legal reserves were not included, therefore, current report is not comparable with previous reports.*