



BASEL III

Disclosure of

Liquidity Coverage Ratio (LCR)

(AS AT 31 MARCH 2015)



LCR Common Disclosure Template

<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)	63,963,283
CASH OUTFLOWS		
2	Retail deposits and deposits from small business customer, of which:	22,427,344
3	<i>Stable deposits</i>	-
4	<i>Less stable deposits</i>	22,427,344
5	Unsecured wholesale funding, of which:	8,510,153
6	<i>Operational deposits (all counterparties)</i>	-
7	<i>Non-Operational deposits (all counterparties)</i>	8,510,153
8	<i>Unsecured debt</i>	-
9	Secured wholesale funding	-
10	Additional requirements, of which:	746,391
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>	746,391
14	Other contractual funding obligations	-
15	Other contingent funding obligations	231,871
16	TOTAL CASH OUTFLOWS	31,915,760
CASH INFLOWS		
17	Secured lending (e.g. reverse repos)	-
18	Inflows from fully performing exposures	5,024,510
19	Other cash inflows	-
20	TOTAL CASH INFLOWS	5,024,510
		TOTAL ADJUSTED VALUE ^c
21	TOTAL HQLA	63,963,283
22	TOTAL NET CASH OUTFLOWS	26,891,250
23	LIQUIDITY COVERAGE RATIO (%)	238%



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