

# Pillar III Disclosures

March 31<sup>st</sup>, 2025

Al Rajhi Bank

The following quarterly templates are not covered in the Pillar III Disclosures as not applicable to the bank's approach:

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1	KM2	Key metrics - TLAC requirements (at resolution group level)
2	CMS1	Comparison of modelled and standardised RWA at risk level
3	CR8	RWA flow statements of credit risk exposures under IRB
4	CCR7	RWA flow statements of CCR exposures under Internal Model Method (IMM)
5	MR2	Market risk for banks using the IMA
6	CVA4	RWA flow statements of CVA risk exposures under SA-CVA

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Overview of risk management, key prudential metrics and RWA

KM1: Key metrics (at consolidated group level)

SAR 000's		a	b	c	d	e
		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	103,097,474	97,702,820	93,450,515	92,968,888	88,772,618
1a	Fully loaded ECL accounting model	103,097,474	97,702,820	93,210,291	92,488,440	88,051,946
2	Tier 1	128,972,474	117,952,821	113,700,515	113,218,888	105,272,618
2a	Fully loaded ECL accounting model Tier 1	128,972,474	117,952,821	113,460,291	112,738,440	104,551,946
3	Total capital	134,367,465	123,588,989	119,650,792	119,018,480	110,918,244
3a	Fully loaded ECL accounting model total capital	134,367,465	123,588,989	119,410,568	118,538,032	110,197,572
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	651,141,900	611,438,764	577,849,598	565,516,630	549,040,886
4a	Total risk-weighted assets (pre-floor)	651,141,900	611,438,764	577,849,598	565,516,630	549,040,886
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	15.83%	15.98%	16.17%	16.44%	16.17%
5a	Fully loaded ECL accounting model CET1 (%)	15.83%	15.98%	16.13%	16.35%	16.04%
5b	CET1 ratio (%) (pre-floor ratio)	15.83%	15.98%	16.17%	16.44%	16.17%
6	Tier 1 ratio (%)	19.81%	19.29%	19.68%	20.02%	19.17%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.81%	19.29%	19.63%	19.94%	19.04%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.81%	19.29%	19.68%	20.02%	19.17%
7	Total capital ratio (%)	20.64%	20.21%	20.71%	21.05%	20.20%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.64%	20.21%	20.66%	20.96%	20.07%
7b	Total capital ratio (%) (pre-floor ratio)	20.64%	20.21%	20.71%	21.05%	20.20%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.15%	0.15%	0.15%	0.15%	0.15%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.65%	3.15%	3.15%	3.15%	3.15%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.68%	8.33%	8.52%	8.79%	8.52%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,082,173,663	1,031,527,711	954,300,517	913,819,190	877,918,102
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.92%	11.43%	11.91%	12.39%	11.99%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.92%	11.43%	11.89%	12.34%	11.91%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.92%	11.43%	11.91%	12.39%	11.99%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.92%	11.44%	11.92%	12.40%	11.99%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.92%	11.44%	11.92%	12.40%	11.99%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	124,452,937	128,093,837	130,983,821	121,074,979	105,358,085
16	Total net cash outflow	83,732,564	106,660,633	95,490,126	82,842,532	78,546,405
17	LCR ratio (%)	148.63%	120.09%	137.17%	146.15%	134.13%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	719,699,931	681,528,159	645,855,287	625,466,005	610,001,833
19	Total required stable funding	652,266,180	626,781,421	592,431,508	571,057,421	549,081,041
20	NSFR ratio	110.34%	108.73%	109.02%	109.53%	111.10%

OV1: Overview of RWA

		a	b	c	Drivers behind significant differences
		RWA		Minimum capital requirements	
		Mar-25	Dec-24	Mar-25	
1	<b>Credit risk (excluding counterparty credit risk)</b>	<b>560,195,502</b>	<b>541,249,523</b>	<b>44,815,640</b>	<b>Increase in EAD</b>
2	Of which: standardized approach (SA)	560,195,502	541,249,523	44,815,640	
3	Of which: foundation internal ratings-based (F-IRB) approach				
4	Of which: supervisory slotting approach				
5	Of which: advanced internal ratings-based (A-IRB) approach				
6	<b>Counterparty credit risk (CCR)</b>	<b>4,720,175</b>	<b>4,295,527</b>	<b>377,614</b>	<b>Increase in Derivatives Transactions</b>
7	Of which: standardized approach for counterparty credit risk	4,720,175	4,295,527	377,614	
8	Of which: IMM				
9	Of which: other CCR				
10	<b>Credit valuation adjustment (CVA)</b>	<b>4,720,175</b>	<b>4,295,527</b>	<b>377,614</b>	<b>Increase in Derivatives Transactions</b>
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period				
12	<b>Equity investments in funds</b>	<b>4,144,065</b>	<b>4,117,725</b>	<b>331,525</b>	<b>No major movement</b>
13	Of which: Look-through approach	4,144,065	4,117,725	331,525	
14	Of which: Mandate-based approach				
15	Of which: Fall-back approach				
16	Settlement risk				
17	Securitization exposures in banking book				
18	Of which: securitization IRB approach (SEC-IRBA)				
19	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
20	Of which: securitization standardized approach (SEC-SA)				
21	<b>Market risk</b>	<b>21,183,382</b>	<b>10,471,553</b>	<b>1,694,671</b>	<b>Increase in Equities Risk</b>
22	Of which: standardized approach (SA)	21,183,382	10,471,553	1,694,671	
23	Of which: internal model approach (IMA)				
24	Capital charge for switch between trading book and banking book				
25	<b>Operational risk</b>	<b>56,178,602</b>	<b>47,008,909</b>	<b>4,494,288</b>	<b>Increase in Business Indicator Component</b>
26	Amounts below the thresholds for deduction (subject to 250% risk weight)				
27	Output floor applied				
28	Floor adjustment (before application of transitional cap)				
29	Floor adjustment (after application of transitional cap)				
30	<b>Total (1 + 6 + 10 + 12 + 21 + 25)</b>	<b>651,141,900</b>	<b>611,438,764</b>	<b>52,091,352</b>	

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		Quantitative / qualitative information
1	Issuer	Al Rajhi Banking and Investment Corporation
2	Unique identifier	SA15GVK0JI30
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million
9	Par value of instrument	SAR 1,000,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	23 January 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	23 January 2027
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	3.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Al Rajhi Banking and Investment Corporation
2	Unique identifier	SA15L00GHCJ9
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 10,000 Million
9	Par value of instrument	SAR 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	16 November 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	16 November 2027
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	5.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	XS2819196879
3	Governing law(s) of the instrument	English Law
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and solo
7	Instrument type	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 1,000 Million
9	Par value of instrument	USD 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	16 May 2024
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	16 May 2029
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	6.375% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-viability event
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	XS2975300208
3	Governing law(s) of the instrument	English Law
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and solo
7	Instrument type	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 1,500 Million
9	Par value of instrument	USD 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	21 January 2025
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	21 July 2030
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	6.250% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-viability event
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Leverage ratio

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

#	Particulars	Mar-25
1	Total consolidated assets as per published financial statements	1,023,079,507
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	5,374,916
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	5,092,233
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	47,147,120
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	1,479,886
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>1,082,173,663</b>

LR2: Leverage ratio common disclosure template

		a	b
		Mar-25	Dec-24
<b>On-Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,029,752,368	981,039,724
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(3,020,831)	(3,029,749)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(2,010,256)	(1,773,730)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>1,024,721,281</b>	<b>976,236,245</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,298,932	2,596,556
9	Add-on amounts for potential future exposure associated with all derivatives transactions	3,075,984	2,003,992
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>5,374,916</b>	<b>4,600,548</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	25,703,625	27,863,625
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(22,455,491)	(25,393,573)
16	Counterparty credit risk exposure for SFT assets	1,844,100	2,845,544
17	Agent transaction exposures	-	-
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>5,092,233</b>	<b>5,315,596</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	185,979,619	183,029,644
20	(Adjustments for conversion to credit equivalent amounts)	(138,832,499)	(137,505,489)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(161,888)	(148,833)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>46,985,232</b>	<b>45,375,322</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>128,972,474</b>	<b>117,952,821</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>1,082,173,663</b>	<b>1,031,527,711</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central Bank reserves)</b>	<b>11.92%</b>	11.43%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central Bank reserves)	11.92%	11.43%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	3.00%
27	<b>Applicable leverage buffers</b>	<b>8.92%</b>	8.43%
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,110,123	2,426,580
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,248,134	2,470,052
30	Total exposures (including the impact of any applicable temporary exemption of central Bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,082,035,653	1,031,484,240
30a	Total exposures (excluding the impact of any applicable temporary exemption of central Bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,082,035,653	1,031,484,240
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central Bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.92%	11.44%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central Bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.92%	11.44%

Liquidity

LIQ1: Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High quality liquid assets</b>			
<b>1</b>	<b>Total HQLA</b>		<b>124,452,937</b>
<b>Cash outflows</b>			
<b>2</b>	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>324,222,079</b>	<b>24,400,653</b>
3	Stable deposits	117,737,756	5,886,888
4	Less stable deposits	206,484,323	18,513,765
<b>5</b>	<b>Unsecured wholesale funding, of which:</b>	<b>217,389,865</b>	<b>88,335,386</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	352,461	88,115
7	Non-operational deposits (all counterparties)	213,928,866	87,975,391
8	Unsecured debt	3,108,538	271,880
<b>9</b>	<b>Secured wholesale funding</b>	<b>44,439,579</b>	<b>4,548,694</b>
<b>10</b>	<b>Additional requirements, of which:</b>	<b>20,761,517</b>	<b>2,071,375</b>
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	20,761,517	2,071,375
<b>14</b>	<b>Other contractual funding obligations</b>	<b>37,701,856</b>	<b>-</b>
<b>15</b>	<b>Other contingent funding obligation</b>	<b>42,506,034</b>	<b>850,121</b>
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>		<b>120,206,228</b>
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	54,773,671	34,798,777
19	Other cash inflows	1,674,887	1,674,887
<b>20</b>	<b>TOTAL CASH INFLOWS</b>		<b>36,473,664</b>
<b>Total adjusted value</b>			
<b>21</b>	<b>Total HQLA</b>		<b>124,452,937</b>
<b>22</b>	<b>Total net cash outflows</b>		<b>83,732,564</b>
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b>		<b>148.63%</b>