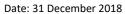
C. LCR Common Disclosure Prudential Return Templates





LCR Common Dislcosure Template					
	Total UNWEIGHTED	Total WEIGHTED VALUE			
(In SR 000`s)	VALUE (average)	(average)			
HIGH-QUALITY LIQUID ASSETS					
1 Total High-quality Liquid Assets (HQLA)		10,019,090			
CASH OUTFLOWS					
2 Retail deposits and deposits from small business cutomers of which					
3 Stable deposits					
4 Less stable deposits	37,033,896	3,623,136			
5 Unsecured wholesale funding of which					
6 Operational deposits (all counterparties)					
7 Non-operational deposits (all conterparties)	22,685,373	11,333,856			
8 Unsecured debt					
9 Secured wholesale funding					
10 Additional Requirment of which					
11 Outflows related to derivatives expsoure and other collateral requirements					
12 Outflow related to loss of funding on debt products					
13 Credit and liquidity facilities	1,118,614	109,371			
14 Other contractual funding obligations	31,428	30,812			
15 Other contingent funding obligations	7,153,791	140,020			
16 TOTAL CASH OUTFLOWS		15,237,196			
CASH INFLOWS					
17 Secured lending (dg reverse repos)		-			
18 Inflows from fully performing exposures	8,658,660	7,022,488			
19 Other cash inflows		-			
20 TOTAL CASH INFLOWS	8,658,660	7,022,488			
		TOTAL ADJUSTED VALUE			
21 TOTAL HQLA		10,019,090			
22 TOTAL NET CASH OUTFLOWS		8,214,708			
23 LIQUIDITY COVERAGE RATION (%)		122%			

a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Bank Albilad

Date: 31 December 2018



A. Summary Comparison (Table 1)

Summary comparison of accounting assets versus leverage ratio		
Row #	Item	In SR 000's
1	Total consolidated assets as per published financial	
	statements	73,636,126
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 fiduciary assets recognized on the	-
	balance sheet pursuant to the operative accounting	
	framework but excluded from the leverage ratio exposure	
	measure	
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e.	-
	repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e. conversion to	3,107,384
	credit equivalent amounts of off-balance sheet	
	exposures)	
7	Other adjustments	1,819,334
8	Leverage ratio exposure	78,562,844

Date: 31 December 2018



Leverage Ratio Common Disclosure Template (Table 2)

Row #	Item	SAR' 000			
	On-balance sheet exposures				
	On-balance sheet items (excluding derivatives and SFTs, but including				
1	collateral)	75 455 460			
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	75,455,460			
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 'I and 2)				
	<u>r</u>	75,455,460			
	Derivative exposures				
4	Replacement cost associated with all derivatives transactions				
	(ie net of eligible cash variation margin) Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives				
5	transactions				
)	transactions				
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets				
	pursuant to the operative accounting framework				
	(Deductions of receivables assets for cash variation margin provided in derivatives				
7	transactions)				
8	(Exempted CCP leg of client-cleared trade exposures)				
9	Adjusted effective notional amount of written credit derivatives				
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)				
10					
11	Total derivative exposures (sum of lines 4 to 10)	-			
	Securities financing transaction exposures				
	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting				
12	transactions				
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)				
	Credit Conversion Factor (CCR) exposure for Security Financing				
14	Transaction (SFT) assets				
14	Transaction (Si 1) assets				
15	Agent transaction exposures				
	Total securities financing transaction exposures (sum of lines 12 to 15)				
16		-			
	Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	6,052,570			
18	(Adjustments for conversion to credit equivalent amounts) Off-balance sheet items (sum of lines 17 and 18)	(2,945,186)			
19	Capital and total exposures	3,107,384			
20	Tier 1 capital	7,890,012			
21	Total exposures (sum of lines 3, 11, 16 and 19)	78,562,844			
	Leverage ratio	-,,- / .			
22	Basel ill leverage ratio	10.04%			

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Date: 31 December 2018



Rreconciliation Table 5

	<u>SAR' 000</u>
1 Total Assets amounts on Financial Statements	73,636,126
2 Total On balance sheet assets according Row # 1 on Table 2	75,455,460
3 Difference between 1 and 2 above	(1,819,334)