C. LCR Common Disclosure Prudential Return Templates

Date: 31 March 2018

LCR Common Dislcosure Template			
	(In SR 000`s)	Total UNWEIGHTED VALUE (average)	Total WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-quality Liquid Assets (HQLA)		28,164,629
CASH OUTFLOWS			
2	Retail deposits and deposits from small business cutomers of which		
3	Stable deposits		
4	Less stable deposits	102,382,252	10,238,225
5	Unsecured wholesale funding of which		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all conterparties)	63,054,385	28,014,497
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	2,516,032	251,603
14	Other contractual funding obligations	77,065	77,065
15	Other contingent funding obligations	20,023,618	400,472
16	**TOTAL CASH OUTFLOWS**		38,981,863
CASH INFLOWS			
17	Secured lending (dg reverse repos)		-
18	Inflows from fully performing exposures	21,143,710	17,848,816
19	Other cash inflows		-
20	**TOTAL CASH INFLOWS**	21,143,710	17,848,816
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		28,164,629
22	TOTAL NET CASH OUTFLOWS		21,133,047
23	LIQUIDITY COVERAGE RATION (%)		133.27%

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).

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A. Summary Comparison (Table 1)

Summary comparison of accounting assets versus leverage ratio		Table 1
Row #	**Item**	**In SR 000's**
1	Total consolidated assets as per published financial statements	65,778,334
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 credit equivalent amounts of off-balance sheet exposures)	3,759,920
7	Other adjustments	1,506,315
8	**Leverage ratio exposure**	**71,044,569**

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Leverage Ratio Common Disclosure Template (Table 2)

Row #	Item	SAR' 000
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	67,284,649
2	(Relevant Asset amounts deducted in determining Basel Ill Tier 1 capital)	
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 'I and 2)	**67,284,649**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives 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)	
11	**Total derivative exposures (sum of lines 4 to 10)**	-
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	
15	Agent transaction exposures	
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	5,913,067
18	(Adjustments for conversion to credit equivalent amounts)	(2,153,147)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**3,759,920**
	Capital and total exposures	
20	**Tier 1 capital**	7,777,668
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**71,044,569**
	Leverage ratio	
22	**Basel ill leverage ratio**	**10.95%**

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Rreconciliation Table 5

	SAR' 000
1 Total Assets amounts on Financial Statements	65,778,334
2 Total On balance sheet assets according Row # 1 on Table 2	67,284,649
3 Difference between 1 and 2 above	**(1,506,315)**