

C. LCR Common Disclosure Prudential Return Templates

Date: 30 September 2017

LCR Common Disclosure Template			
	(In SR 000's)	Total UNWEIGHTED VALUE (average)	Total WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total High-quality Liquid Assets (HQLA)		25,089,455
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which		
3	Stable deposits		
4	Less stable deposits	92,170,524	9,324,242
5	Unsecured wholesale funding of which		
6	Operational deposits (all counterparties)		
7	Non-operational deposits (all counterparties)	54,891,083	27,115,339
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional Requirement of which		
11	Outflows related to derivatives exposure and other collateral requirements		
12	Outflow related to loss of funding on debt products		
13	Credit and liquidity facilities	5,396,316	545,678
14	Other contractual funding obligations	38,059	39,109
15	Other contingent funding obligations	14,159,762	286,442
16	TOTAL CASH OUTFLOWS		37,310,810
CASH INFLOWS			
17	Secured lending (dg reverse repos)		-
18	Inflows from fully performing exposures	21,904,743	19,027,481
19	Other cash inflows		-
20	TOTAL CASH INFLOWS	21,904,743	19,027,481
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		25,089,455
22	TOTAL NET CASH OUTFLOWS		18,283,329
23	LIQUIDITY COVERAGE RATION (%)		137%

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).

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	62,532,913
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)	3,428,675
7	Other adjustments	1,216,523
8	Leverage ratio exposure	67,178,111

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)	63,749,436
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	63,749,436
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	7,131,699
18	(Adjustments for conversion to credit equivalent amounts)	(3,703,024)
19	Off-balance sheet items (sum of lines 17 and 18)	3,428,675
Capital and total exposures		
20	Tier 1 capital	7,580,842
21	Total exposures (sum of lines 3, 11, 16 and 19)	67,178,111
Leverage ratio		
22	Basel III leverage ratio	11.28%

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Reconciliation Table 5

	SAR' 000
1 Total Assets amounts on Financial Statements	62,532,913
2 Total On balance sheet assets according Row # 1 on Table 2	63,749,436
3 Difference between 1 and 2 above	(1,216,523)