



**ARAB NATIONAL BANK**

**BASEL III – LIQUIDITY COVERAGE RATIO**

**QUANTITATIVE DISCLOSURE**

**For the quarter ended March 31, 2018**

Arab National Bank  
LCR Common Disclosure Template  
As of March 31, 2018



Amount SAR '000		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>High Quality Liquid Assets</b>			
1	Total high-quality liquid assets (HQLA)		39,262,766
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	46,893,853	4,689,385
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	47,594,418	23,902,034
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	916,846	916,846
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,526,535	352,653
14	Other contractual funding obligations		
15	Other contingent funding obligations	43,168,000	1,012,607
16	<b>TOTAL CASH OUTFLOWS</b>		<b>30,873,526</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	21,503,544	12,747,099
19	Other cash inflows	1,015,470	1,015,470
20	<b>TOTAL CASH INFLOWS</b>	<b>20,404,901</b>	<b>13,762,569</b>
21	TOTAL HQLA		39,262,766
22	TOTAL NET CASH OUTFLOWS		17,110,957
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>229%</b>

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

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

<sup>c</sup> Adjusted values must be calculated after the application of both

(i) haircuts and inflow and outflow rates

(ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Data presented in the disclosure is based on simple average of daily observation over the previous quarter.