



**ARAB NATIONAL BANK**

**BASEL III – LIQUIDITY COVERAGE RATIO**

**QUANTITATIVE DISCLOSURE**

**For the quarter ended June 30, 2018**

**Arab National Bank**  
**LCR common disclosure template <sup>a</sup>**  
**As of June 30, 2018**



Amount in SAR '000		TOTAL UNWEIGHTED <sup>a</sup>	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>High Quality Liquid Assets</b>			
1	Total high-quality liquid assets (HQLA)		33,904,038
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	45,615,846	4,561,585
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	50,296,742	25,410,733
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	68,354	68,354
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,017,258	301,726
14	Other contractual funding obligations		
15	Other contingent funding obligations	41,915,594	976,224
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>		<b>31,318,622</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	20,751,274	12,503,235
19	Other cash inflows	576,125	576,125
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>20,404,901</b>	<b>13,079,360</b>
			TOTAL ADJUSTED <sup>c</sup> VALUE
21	TOTAL HQLA		33,904,038
22	TOTAL NET CASH OUTFLOWS		18,239,261
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>186%</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.