



ARAB NATIONAL BANK

BASEL III – LIQUIDITY COVERAGE RATIO

QUANTITATIVE DISCLOSURE

For the quarter ended September 30, 2017

Amount in SAR '000		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		35,098,311
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	46,543,222	4,654,322
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	45,760,346	22,841,729
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	19,262	19,262
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,389,753	238,975
14	Other contractual funding obligations		
15	Other contingent funding obligations	41,598,873	971,289
16	TOTAL CASH OUTFLOWS		28,725,577
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	21,192,647	12,934,426
19	Other cash inflows	75,534	75,534
20	TOTAL CASH INFLOWS	20,404,901	13,009,960
			TOTAL ADJUSTED ^c VALUE
21	TOTAL HQLA		35,098,311
22	TOTAL NET CASH OUTFLOWS		15,715,617
23	LIQUIDITY COVERAGE RATIO (%)		227%

^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

(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.