ARAB NATIONAL BANK
BASEL III – LIQUIDITY COVERAGE RATIO
QUANTITATIVE DISCLOSURE
DECEMBER 31, 2015

Arab National Bank
LCR common disclosure template
As of December 31, 2015

	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)		33,285,193
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	47,011,994	4,701,199
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	52,646,136	25,215,861
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	30,537	30,537
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,149,091	214,909
14	Other contractual funding obligations		
15	Other contingent funding obligations	51,999,152	1,243,092
16	**TOTAL CASH OUTFLOWS**		**31,405,597**
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	23,475,220	14,613,142
19	Other cash inflows	183,172	183,172
20	**TOTAL CASH INFLOWS**	**23,658,392**	**14,796,314**
			TOTAL ADJUSTED[c] VALUE
21	TOTAL HQLA		33,285,193
22	TOTAL NET CASH OUTFLOWS		16,609,283
23	LIQUIDITY COVERAGE RATIO (%)		200%

[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).