Basel III

LCR and NSFR Quantitative Disclosure

30 June 2018

Bank Aljazira
LCR Common Disclosure Prudential Return Templates
As of June 30, 2018

Amount in SAR '000		TOTAL UNWEIGHTED[a] VALUE (Average)[d]	TOTAL WEIGHTED[b] VALUE (Average)[d]
HIGH-QUALITY LIQUID ASSETS			
1	**Total high-quality liquid assets (HQLA)**		22,093,635
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	0	0
4	Less stable deposits	17,632,114	1,763,211
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and networks of cooperative banks	0	0
7	Non-operational deposits (all counterparties)	22,942,384	14,140,008
8	Unsecured debt	0	0
9	**Secured wholesale funding**		
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and collateral requirements	0	0
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	150,000	15,000
14	Other contractual funding obligations	0	0
15	Other contingent funding obligations	9,841,337	240,112
16	TOTAL CASH OUTFLOWS		16,158,332
CASH INFLOWS			
17	**Secured lending (eg reverse repos)**	26,686	0
18	**Inflows from fully performing exposures**	3,767,981	2,226,550
19	**Other cash inflows**	0	0
20	**TOTAL CASH INFLOWS**	3,794,667	2,226,550
			TOTAL ADJUSTED[c] VALUE
21	**TOTAL HQLA**		22,093,635
22	**TOTAL NET CASH OUTFLOWS**		13,934,050
23	**LIQUIDITY COVERAGE RATIO (%)**		161%

[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).
[d] Daily Average.

Bank Aljazira
NSFR Common Disclosure
As of June 30, 2018

(In SAR 000)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital:**					**14,245,025**
2	Regulatory capital	14,245,025	-	-	-	14,245,025
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	18,028,794	1,894,879	372,459	83,917	18,266,519
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	9,215,939	21,455,350	3,862,591	679,060	12,399,114
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities		-	-	-	
13	All other liabilities and equity not included in the above categories	963,793	-	-	-	-
14	Total ASF					44,910,658
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:					
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	16,989,500	849,475
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	2,616,696	12,371,615	#REF!	17,344,738	25,589,687
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	59,700	-	-	2,666,063	2,597,165
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				-	-
30	NSFR derivative liabilities before deduction of variation margin posted				-	-
31	All other assets not included in the above categories	2,029,486	-	-	-	2,029,486
32	Off-balance sheet items	5,607,020				7,500.00
33	Total RSF					31,073,314
34	**Net Stable Funding Ratio (%)**					**145%**