بنك الجزيرة
BANK ALJAZIRA

Basel III

LCR and NSFR Quantitative Disclosure

30 September 2018

Bank Aljazira
LCR Common Disclosure Prudential Return Templates
As of Sep 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)**		22,961,083
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	-	-
4	Less stable deposits	17,707,872	1,770,787
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	19,613,458	11,238,483
8	Unsecured debt	-	-
9	**Secured wholesale funding**		
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and collateral requirements	58,024	58,024
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	150,000	15,000
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	10,032,993	246,229
16	TOTAL CASH OUTFLOWS		13,328,523
CASH INFLOWS			
17	**Secured lending (eg reverse repos)**	-	-
18	**Inflows from fully performing exposures**	3,814,304	2,221,059
19	**Other cash inflows**	20,090	20,090
20	**TOTAL CASH INFLOWS**	3,834,394	2,241,149
21	**TOTAL HQLA**		22,961,083
22	**TOTAL NET CASH OUTFLOWS**		11,087,374
23	**LIQUIDITY COVERAGE RATIO (%)**		207%

[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] 90 Days Average.

Bank Aljazira
NSFR Common Disclosure
As of September 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:**					**14,502,858**
2	Regulatory capital	12,502,857.81	-	-	2,000,000	14,502,858
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	17,368,359	2,189,259	664,870	83,917	18,200,239
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	9,329,553	15,157,114	131,062	384,060	12,607,547
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				66,520	
13	All other liabilities and equity not included in the above categories	1,203,000	4,467,963	-	295,000	-
14	Total ASF					45,310,644
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	-	-	-	18,756,500	937,825
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:	3,462,874	11,214,632.38	6,585,968	19,239,247	26,985,097
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	34,726	-	-	2,966,063	2,453,758
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	2,027,520	-	-	375,000	2,402,520
32	Off-balance sheet items	9,281,750				7,500.00
33	Total RSF					32,786,700
34	**Net Stable Funding Ratio (%)**					**138%**