Basel III

LCR and NSFR Quantitative Disclosure

31 December 2018

Bank Aljazira
LCR Common Disclosure Prudential Return Templates
As of Dec 31, 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)**		24,279,337
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customers, of which:**		
3	Stable deposits	-	-
4	Less stable deposits	18,928,714	1,892,871
5	**Unsecured wholesale funding, of which:**		
6	Operational deposits (all counterparties) and networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	20,982,977	12,492,613
8	Unsecured debt	-	-
9	**Secured wholesale funding**		
10	**Additional requirements, of which:**		
11	Outflows related to derivative exposures and collateral requirements	37,511	37,511
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	10,132,239	253,647
16	TOTAL CASH OUTFLOWS		14,691,643
CASH INFLOWS			
17	**Secured lending (eg reverse repos)**	-	-
18	**Inflows from fully performing exposures**	4,341,251	2,622,523
19	**Other cash inflows**	-	-
20	**TOTAL CASH INFLOWS**	4,341,251	2,622,523
21	**TOTAL HQLA**		24,279,337
22	**TOTAL NET CASH OUTFLOWS**		12,069,120
23	**LIQUIDITY COVERAGE RATIO (%)**		201%

[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 December 31, 2018

(In SAR 000)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital:**					**14,198,719**
2	Regulatory capital	12,198,718.98	-	-	2,000,000	14,198,719
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	18,359,711	2,466,415	314,870	85,051	19,026,896
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	9,537,111	23,262,729.31	1,738,089	1,263,060	11,585,040
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				119,090	
13	All other liabilities and equity not included in the above categories	2,393,976	-	-	-	-
14	Total ASF					44,810,655
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	-	-	-	19,164,500	958,225
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:	#REF!	#REF!	4,487,070	20,173,285	27,643,538
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	41,293	325,000	-	1,011,931	895,240
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	1,883,908	-	-	3,706,063	2,702,318
32	Off-balance sheet items	10,580,768				7,500
33	Total RSF					32,206,821
34	**Net Stable Funding Ratio (%)**					**139%**