ARAB NATIONAL BANK

BASEL III – LIQUIDITY COVERAGE RATIO

QUANTITATIVE DISCLOSURE

For the quarter ended December 31, 2017

Arab National Bank

LCR common disclosure template [d]

As of December 31, 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)		33,927,292
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	46,697,989	4,669,799
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	48,685,129	23,634,974
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	50,766	50,766
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,422,843	242,284
14	Other contractual funding obligations		
15	Other contingent funding obligations	40,833,732	956,483
16	**TOTAL CASH OUTFLOWS**		**29,554,306**
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	22,008,866	13,371,235
19	Other cash inflows	119,297	119,297
20	**TOTAL CASH INFLOWS**	**20,404,901**	**13,490,532**
			TOTAL ADJUSTED[c] VALUE
21	TOTAL HQLA		33,927,292
22	TOTAL NET CASH OUTFLOWS		16,063,774
23	**LIQUIDITY COVERAGE RATIO (%)**		**215%**

[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 obervation over the previous quarter.