# Saudi Arabian Monetary Agency

Banking Supervision Dept.

& February 2012

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From

Saudi Arabian Monetary Agency

To

All Banks

Attention:

Managing Directors, Chief Executive Officers and

**General Managers** 

Subject :

**SAMA's Prudential Returns Concerning the Monitoring of** 

Basel III Liquidity Risk through the Minimum Regulatory

**Liquidity Standard Ratios** 

A major initiative announced by the Basle Committee in its Basel III reform package issued in December 2010 relates to Minimum Liquidity Ratios Standards to strengthen global liquidity regulations with the goal of promoting a more resilient banking sector. The objective of these reforms is to improve the banking sector's ability to absorb shocks arising from financial and economic stress.

Consequently, the Basle Committee has introduced two *minimum* standards for liquidity. In this regard, the Committee has developed the Liquidity Coverage Ratio (LCR) that will ensure short-term resilience of a bank over 30 days and the Net Stable Funding Ratio (NSFR) that will ensure a time horizon of one year. Furthermore, the BCBS requires the monitoring of these ratios to commence from January 1, 2012, however the LCR and NSFR will be fine tuned into final Regulatory Standards in 2015 and 2018 respectively.

The Agency is now circulating its Guidance Notes and Prudential Returns on the LCR and NSFR in the attached package of SAMA's Prudential Returns. The Basle agreed monitoring period for the LCR and NSFR commences on 1<sup>st</sup> January 2012. Consequently, all Banks (except foreign bank's branches) will be expected to provide these returns to SAMA on a quarterly basis from quarter ending 31 March 2012 within 30 days of the end of each quarter.

SAMA will continue to amend these Guidance Notes and Prudential Returns as further refinements are received from the BCBS during the monitoring period until the time when the LCR and NSFR are finalized as regulatory ratio in 2015 and 2018 respectively.

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Deputy Governor
for Technical Affairs

## **GUIDANCE NOTES**

# SAMA Prudential Basel III Related Returns Concerning Monitoring of Standard Liquidity Ratios

- Liquidity Coverage Ratio (LCR)
- Net Stable Funding Ratio (NSFR)

Saudi Arabian Monetary Agency Banking Supervision Department

February 2012

# SAMA's Guidance Document to Monitor Basel Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR)

### 1. Overview

SAMA wishes to monitor the LCR and NSFR Global Liquidity Ratios. These are based on the Basle Committee for Banking Supervision (BCBS) document dated 16 December 2010 on Supervisory Global Liquidity Standards. The BCBS has developed two *minimum* standards for liquidity, the Liquidity Coverage Ratio (LCR) to ensure adequacy of high quality liquid asset over a month period and the Net Stable Funding Ratio (NSFR) with a time horizon of one year to provide a sustainable maturity structure of assets and liabilities.

These two standards are comprised of specific parameters which are internationally "harmonised" with prescribed values acting as risk weights reflecting sensitivity of such items. For example, in the LCR calculations are the "LCR Run off rates", and in the "NSFR" are the Available Stable Funds (ASF) and Required Stable Funding (RSF) rates". Certain parameters, however, contain elements of national discretion to reflect jurisdiction-specific conditions.

These guidance notes are part of SAMA's detailed work done earlier on the BIS Quantitative Impact Study. SAMA Guidance and Prudential Returns as presented summarize the major elements of the LCR and NSFR ratios, where banks can obtain details from the most current BIS QIS package — component regarding liquidity ratios. Consequently, SAMA's Guidance document has to be read in conjunction with the most recent detailed BIS QIS document detailing both guidance notes and prudential returns for the LCR and NSFR ratios.

The most current Basle QIS package can be obtained from the BIS website: www.bis.org.

It should be noted that the attached SAMA Prudential returns contains a column entitled "Paragraph in document". This is reference to the paragraph in the BCBS document of December 2010 entitled "Basle III: International Framework for Liquidity Risk Measurement, Standards and Monitoring".

### 2. Frequency and Timing

Banks are expected to report to SAMA on a quarterly basis with the first monitoring returns to be for data as of 31 March 2012 and is to be sent to SAMA by 30 April 2012. Thereafter, the returns will be submitted within 30 days of the end of each quarter.

### **Liquidity Coverage Ratio**

### Objectives of LCR

### **Objective**

This standard aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario specified by supervisors. At a minimum, the stock of liquid assets should enable the bank to survive for Day 30 of the stress scenario.

### Definition of the standard

<u>Stock of High-Quality Liquid Assets</u> ≥ 100
Total net cash outflows over the next 30 calendar days

### 4. Other General Details

### 4.1 The Liquidity Coverage Ratio

The LCR has two components:

- A. Value of the stock of high-quality liquid assets in stressed conditions; and
- B. Total net cash outflows

### A. Stock of high-quality liquid assets

The numerator of the LCR is the "stock of high-quality liquid assets". Under the standard, banks must hold a stock of *unencumbered* high-quality liquid assets to cover the total net cash outflows over a 30-day period under a stress scenario. In order to qualify as a "high-quality liquid asset", assets should be liquid in markets during a time of stress.

### **General Guidance**

All assets must be available for the bank to convert into cash at any time to fill funding gaps between cash inflows and outflows during the stressed period. They should be under the control of the specific function or functions charged with managing the liquidity risk of the bank (typically the treasurer).

The assets must be unencumbered and should not be co-mingled with or used as hedges on trading positions, be designated as collateral or be designated as credit enhancements in structured transactions or be designated to cover operational costs (such as rents and salaries). Further, they should be managed with the clear and sole intent for use as a source of contingent funds. A bank is permitted to hedge the price risks associated with ownership of the stock of liquid assets and still include the assets in the stock. If it chooses to hedge the associated risks, the bank should take into account (in the market value applied to each asset) the cash outflow that would arise if the hedge were to be closed out early (in the event of the asset being sold). A bank is not, however, permitted to include as inflows any cash inflows from hedges associated with the stock of liquid assets.

Client pool securities should not be reported as high-quality liquid assets, regardless of whether the bank holds rehypothecation rights to these assets, unless the bank has received such assets through reverse repo contracts with the client, ie as security for cash loans. In the latter case, the assets can be included if they satisfy all necessary criteria, including those of unencumbrance specified in paragraph 27 of the Basel III liquidity rules text. Further, the bank may not include in its stock of high-quality liquid assets any cash or other assets received from any transaction (such as a repo or collateral swap) backed by client pool collateral, unless the bank has received the securities used to back the transaction through a formal reverse repo transaction or collateral swap with its clients. Similarly, a bank should not recognise cash inflows from deposits placed using segregated client money.

As part of the stock, the liquid assets cannot be counted as cash inflows even if they mature within 30 days (ie no double-counting is allowed).

Definition of unencumbered: These are not pledged by the bank (either explicitly or implicitly) to secure, collateralise or credit-enhance any transaction. However, assets that the bank received as collateral in reverse repo and securities financing transactions can be considered as part of the stock if they are held at the bank, have not been rehypothecated, and are legally and contractually available for the bank's use. In addition, assets that have been pledged to the central bank or a public sector entity (PSE) but are not used may be included in the stock. If the bank has deposited both liquid and non-liquid assets in a collateral pool and no assets are specifically assigned as collateral for the secured transaction, the bank may assume that the assets with the lowest liquidity get assigned first: assets that are not eligible for the stock of liquid assets are assumed to be assigned first, then once those assets have been fully assigned, Level 2 assets are assumed to be assigned next. Only after all Level 2 assets are fully assigned too, Level 1 assets are assumed to be assigned.

### Definition of high-quality liquid assets

The stock of high-quality liquid assets should comprise of assets which have acceptance. These High quality assets are described in the attached return.

There are two categories of assets that can be included in the stock. "Level 1" assets can be included without limit, while "Level 2" assets can only comprise up to 40% of the stock.

The calculation of the 40% cap should take into account the amounts held in cash or other Level 1 or Level 2 assets.

Criteria of liquid assets: To qualify as a "high quality liquid asset", assets should be liquid in markets during a time of stress and, ideally, be central bank eligible. Such assets should generally possess the fundamental and market-related characteristics specified in paragraphs 22(a) and (b) of the Basel III liquidity rules text. Securities that can be included in the stock of high-quality liquid assets should meet the following common criteria:

- They should neither be issued by, nor be an obligation of, a financial institution or any of its affiliated entities (except in the case of covered bonds which should not be issued by the bank itself or any of its affiliated entities):
- They should be traded in large, deep and active repo or cash markets characterized by a low level of concentration;
- they should have a proven record as a reliable source of liquidity in the markets (repo or sale) even during stressed market conditions; and
- They should ideally be central bank eligible.

### Level 1 assets

The following are the major sources of level 1 assets representing the most liquid assets available to a bank to address on a immediate basis any net cash outflows under stressed condition. These are given a weight of 100%.

- Cash
- Central Bank Reserves
  - Part of central bank reserves that can be drawn in times of stress

- Securities with a zero risk weight:
  - Issued by sovereigns
  - · Guaranteed by sovereigns
  - · Issued or guaranteed by central banks
  - · Issued or guaranteed by non-central government PSEs
  - · Issued or guaranteed by BIS, IMF, EC, or MDBs
- For non-0% risk-weighted sovereigns:
  - Sovereign or central bank debt securities issued in domestic currencies by the sovereign or central bank in the country in which the liquidity risk is being taken or in the bank's home country
  - Domestic sovereign or central bank debt securities issued in foreign currencies, to the extent that holding of such debt matches the currency needs of the bank's operations in that jurisdiction
- Total stock of Level 1 assets
- Adjustment to stock of Level 1 assets
- Adjusted amount of Level 1 assets

### Level 2 assets

Level 2 assets can be included in the stock of liquid assets, subject to the requirement that they comprise no more than 40% of the overall stock after haircuts have been applied.

The following represent the next best available liquid assets which are given a risk weight of 85%. These are:

- Securities with a 20% risk weight:
  - Issued by sovereigns
  - Guaranteed by sovereigns
  - Issued or guaranteed by central banks
  - Issued or guaranteed by non-central government PSEs
  - Issued or guaranteed by MDBs
- Non-financial corporate bonds, rated AA- or better
- Covered bonds, not self-issued, rated AA- or better
- Total stock of Level 2 assets
- Adjustment to stock of Level 2 assets: This adjustment refers to the 40% cap as above.
- Adjusted amount of Level 2 assets: Represent the net of adjustments.
- Total stock of High Quality Liquid Assets: Aggregate of Level 1 and Level 2 assets (A).

### B. Total net cash outflows

### B.1 Cash Outflows

### **General Guidance**

The term total net cash outflows is defined as the total expected cash outflows minus total expected cash inflows in the specified stress scenario for the subsequent 30 calendar days. Total expected cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by the run of rates for weight ranging from 0% to 100% rates at which they are expected to run off or be drawn down. The specific run off rates are described in the specific SAMA Prudential return in attachment # 2.

Total expected cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in under the scenario up to an aggregate cap of 75% of total expected cash outflows. For specific details on such weights refer to the BIS document as reference covering the QIS study.

### **Specific Guidance**

Various categories of run off rates are described in the attachment 2

### Major Sources of Outflows

- A. Outflow, Liquidity Coverage Ratio
  - a) Retail Deposit run off
  - b) Total Unsecured wholesale funding run off
  - c) Total Secured Wholesale funding run off
  - d) Additional run off including derivatives payable, undrawn committed credit facilities to various legal entities, other contractual and contingent funding obligations, and other sources of cash outflow.
  - e) Total outflows are on aggregate of a total above.
- It should be noted that each of the above major source of cash outflows have a number of component with each having their own weight. These weight are to be multiplied by the expected cash flow amount. The precise run off rates are described in attachment 2.

### B.2 Cash inflows

### **General Guidance**

When considering its available cash inflows, a bank should only include contractual inflows from outstanding exposures that are fully performing and for which the bank has no reason to expect a default within the 30-day time horizon.

Banks need to monitor the concentration of expected inflows across wholesale counterparties in the context of their liquidity management in order to ensure that the liquidity position of banks is not overly dependent on the arrival of expected inflows from one or a limited number of wholesale counterparties.

Total expected contractual cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the or weight reflecting the stability at which they are expected to flow in under a stressed scenario. These range from 0% to 100% and are reflected in the attached returns.

Items must not be double counted – ie if included as part of the "stock of high-quality liquid assets" (section A), the assets cannot also be reported as cash inflows.

When considering its available cash inflows, the bank should only include contractual inflows from outstanding exposures that are fully performing and for which the bank has no reason to expect a default within the 30-day time horizon (Basel III liquidity rules text, paragraph 105). Pre-payments on loans (not due within 30 days) and payments on loans without fixed amortisation dates (such as revolving credit cards) should not be included in the inflows.

### Specific Guidance

The main sources of cash inflows are given below and are also described in SAMA's Prudential return concerning inflows relevant to the LCR calculation.

- 1. Reverse repo and securities borrowing
- 2. Other inflows by counterparty
- 3. Other cash inflows

It should be noted that each source of cash inflows has sub-components. Further, each source has a risk weight which must be multiplied with the amount of the expected cash inflow factor or weight. Details on these specific sub-component and their related risk weight is described in the attached Prudential Returns (attachment # 2).

Cap on total inflows: In order to prevent banks from relying solely on anticipated inflows to meet their liquidity requirement, and also to ensure a minimum level of liquid asset holdings, the amount of inflows that can offset outflows is capped at 75% of total expected cash outflows as calculated in the standard. This requires that a bank must maintain a minimum amount of stock of liquid assets equal to 25% of the outflows.

Total net cash outflows over the next 30 calendar days = outflows – Min {inflows; 75% of outflows}

Liquidity Coverage Ratio = Stock of High Quality Liquid Assets (A)

Net Cash Outflows over the Next 30 days (B1-B2)

= A/B1-B2

### C. Net Stable Funding Ratio

### C.1 Overview and Objectives

To promote more medium and long-term funding of the assets and activities of a bank, the Committee has developed the Net Stable Funding Ratio (NSFR). This ratio establishes a minimum acceptable amount of stable funding based on the liquidity characteristics of an institution's assets and activities over a one year horizon. This standard is designed to act as a minimum mechanism to complement the LCR and promote structural changes in the liquidity risk profiles of bank to prevent short-term funding mismatches and move toward more stable, longer-term funding of assets and business activities.

In particular, the NSFR standard is structured to ensure that long term assets are funded with at least a minimum amount of stable liabilities in relation to their liquidity risk profiles. The NSFR aims to limit over-reliance on short-term wholesale funding during times of buoyant market liquidity and encourage better assessment of liquidity risk across all on- and off-balance sheet items. In addition, the NSFR approach offsets incentives for bank to fund their stock of liquid assets with short-term funds that mature just outside the 30-day horizon for that standard.

The basis of the NSFR as given below is that the amount of Available Stable Funding (ASF) is more than the Required Stable Funding (RSF) or is a minimum of 100% over 1 year. In the ASF calculation are the various source of funding represented by capital, deposits and other sources are multiplied by weight representing the availability of stable funds (ASF). These range up to 100%.

### C.2 Definition of the NSFR

Available amount of stable funding (ASF) > 100% Required amount of stable funding (RSF)

### C.3 Available Stable Funding

### A. General Notes

Please refer to SAMA's Prudential Return relating to the Net Stable Funding ratio described in attachment # 2.

The available amount of stable funding is calculated by first assigning the carrying value (ie prior to the application of any ASF factors) to a bank's equity and liabilities.

- Bank should report all equity and liabilities to the appropriate columns based on maturity.
- All sources of funds including Deposits with fixed term should be allocated to the appropriate columns.

### B. Specific Guidance

### a) Components of Available Stable Funding

Specific ASF factors are documented in the SAMA's Prudential Return concerning the Net Stable Funding Ratio in attachment 2.

### Major Sources of Stable Funding (ASF)

- The total amount of capital, including both Tier 1 and Tier 2 as defined in existing global capital standards issued by the Committee.
- The total amount of any preferred stock not included in Tier 2 that has an effective remaining maturity of one year or greater taking into account any explicit or embedded options that would reduce the expected maturity to less than one year.
- Tier 1 and Tier 2 capital (Basel III 2022)
- "Stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers
- "Less stable" (as defined in the LCR) demand and/or term deposits from retail and small business customers
- Unsecured and/or subordinated debt securities issued
- Unsecured funding from non-financial corporates
- Unsecured funding from sovereigns/central banks/PSEs/MDBs
- Unsecured Funding from other legal entities (including financial corporates and financial institutions)
- Total ASF

All other liabilities and equity categories not included in the above categories.

### 4.2.2 Component of Required Stable Funding (RSF)

### **General Guidance**

Specific RSF factors are described in the SAMA's Prudential Return covering the Net Stable Funding Ratio in attachment 2.

The required amount of stable funding is calculated by first assigning the **carrying value** of an institution's assets to the categories below. The amount assigned to each category is to be multiplied by an RSF factor and the total RSF is the sum of the weighted amounts.

### Treatment of maturity

- Banks should allocate all assets to the appropriate columns based on their residual maturity.
- Asset maturities should be treated at their residual maturity or amortisation schedules rather than behavioural maturities.

### **Specific Guidance**

Each component given below has a specific RSF factors described in SAMA's Prudential Returns. Major categories of Required Stable Funding (RSF) elements include the following:

- Cash
- Gold
- Short-term unsecured instruments and transactions with outstanding maturities of less than one year, of which are:
  - Encumbered for periods ≥1 year
- Securities eligible for Level 1 of the LCR stock of liquid assets
  - Unencumbered
  - Encumbered
- Securities eligible for Level 2 of the LCR stock of liquid assets
- Equities listed on major exchange, not issued by financial institutions
- Corporate bonds, rated A+ to A-
- Loans to non-financial corporate clients, sovereigns, central banks, PSEs and MDBs having a remaining maturity of less than one year
- Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk
- Other loans, excluding loans to financial insitutions, with a remaining maturity of one year or greater that would qualify for the 35% or lower risk weight under the Basel II standardised approach for credit risk
- Other loans to retail and small business customers having a remaining maturity of less than one year
- Net derivatives receivables
- All other assets not included in the above categories
- Conditionally revocable and irrevocable credit and liquidity facilities
- Other classifications

# SAMA's Prudential Returns For Monitoring Liquidity Ratios Under the Basel III Framework

- · Liquidity Coverage Ratio
  - · Net Stable Funding Ratio

LCR A) Stock of high quality liquid assets a) Level 1 assets					
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a) Level 1 assets					
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Central bank reserves; of which:					
part of central bank reserves that can be drawn in times of stress	40 (b)			1.00	
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issued by sovereigns	40 (c)			1.00	
Quaranteed by sovereigns	40 (c)			1 00	
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Issued or guaranteed by BIS, IMP, EC, or MUBS	40 (c)			1.00	
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of which, can be included in the consolidated stock by the time the standard is implemented					
Check: row 43 s row 42					
Assets excluded from the stock of high quality liquid assets due to operational restrictions	INS 20 20				
as per pargaphs 28 and 29 of the rules text					
of which, can be brought back into the qualifying stock by the time the standard is					
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Provided by robi-financial copporates   61	Ē	non-operational deposits: of which	79-87				67.0		
Provided by severeigns, central banks, PSEs and MOBs	109	wided by non-financial comorates	81						
Provided by members of the institutional networks of cooperative (or otherwise 1919   1920	9	wided by coversions professive DCCs and MDOs					0.75		
Provided by Order Training and other legal entities   79   79   70   70   70   70   70   70	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	wided by members of the methods in old Micros	0				0.75		
Paragraph nr in the Backed by Cher National institutions and other legal entities   B2	_	when by merribers of the institutional networks of cooperative (or otherwise	6/				30.0		
Paragraph nr in secreted by other labeled provided by other labeled provided by other labeled provided by other flabeled in central bank reserves   83	1	ned) banks					27.0		
Described by other facilities and other legal entities   82   Provided by Other facilities and other legal entities   100	1	wided by other banks	82				1.00		
Additional balances required to be installed in central bank reserves	2	wided by other financial institutions and other legal entities	82				1.00		
Additional balances required to be installed in central bank reserves	<b>-</b>	rcured debt issuance	83				1.00		
Of the non-operational deposits reported above, amounts that could be considered operational deposits reported above, amounts that could be considered operational deposits reported above, amounts that could be considered of the formation of the nature but per the rules text have been excluded due to:    Of the non-operational reported above, amounts that could be united to the correspondent banking activity   Check. row 121 stand frows 112 and 113     Exclusive the rules are not all the count to the count that could be withdrawn and would leave   72	_L	ional balances required to be installed in central bank reserves					1.00		
Of the non-operational deposits reported above, amounts that could be considered operational unature but por the nules text have been excluded due to:    Concrespondent banking activity   Concrespondent   Concr	_	insecured wholesale funding run-off							
Of the non-operational deposits reported above, amounts that could be considered  correspondent harter but per the rules text have been excluded due to:  correspondent harter but per the rules text have been excluded due to:  correspondent harter but per the rules text have been excluded due to:  correspondent harter but per the rules text have been excluded due to:  correspondent harter but per that could be withdrawn and would leave  check: row 121 st sum of rows 112 and 113  excess balances in operational accounts that could be withdrawn and would leave  check: row 122 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 123 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 124 st sum of rows 109 to 115  check: row 1	11/								
Operational in nature but per the rules text have been excluded due to:	Ö E	non-operational deposits reported above, amounts that could be considered							
Check. row 121 stum of rows 112 and 113		onal in nature but nor the miles text have been excluded due to:							
Check. row 119 5 sum of rows 112 and 113     Drinna brokerage services   74		Spondent hanking activity	7.7						
Prime brokerage services   74   72   72   72   72   72   72   72	_	k- row 119 < sim of rows 112 and 113	*						
Check row 121 s sum of rows 112 and 113     Excess balances in operational accounts that could be withdrawn and would leave   72	<u> </u>	a brokerson convices	7.5						
Check row 123 s sum of rows 109 to 115	Ι.	by the 101 of the of the 110 and 110	4/						
excess trainings and preference as socious training counts training counts training counts training counts training counts are counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are domestic sovereigns, central banks or 20% risk weight excess and counterparties are counterparties.	1	A. 10W 121 SUM 10 10WS 112 and 113							
Check. row 123 ≤ sum of rows 109 to 115	_	ss balances in operational accounts that could be withdrawn and would leave	72						
c) Secured funding run-off  Descriptions 109 to 10 to		un lurius to lumi operational requirements					100		
c) Secured funding run-off           Transactions backed by Level 1 assets         Paragraph nr in rules doc. Transactions backed by Level 2 assets         Amount received extended collateral         Weight weight         Weight           Transactions backed by Level 2 assets         86–87         60.58	J	K. row 123 5 sum of rows 109 to 115							
Transactions backed by Level 1 assets Transactions backed by Level 2 a		ured funding run-off							
Paragraph nr in Amount received   Paragraph nr in Instructive	Г								
Transactions backed by Level 1 assets         Transactions backed by Level 2 assets         Weight         Weight           Transactions backed by Level 2 assets         86–87         66–87         66–87         66–87           Where the counterparties are domestic sovereigns, central banks or 20% risk weight         86–87         66–87         66–87           With other counterparties         86–87         66–87         66–87         60–85           Total section of the counterparties         86–87         66–87         60–85			Paragraph nr in		Market value of				
Transactions backed by Level 1 assets Transactions backed by Level 2 assets Transactions backed by Other assets:  Transactions backed by Other assets:  Where the counterparties are domestic sovereigns, central banks or 20% risk weight  PSEs With other counterparties Transactions backed by Level 2 assets  86–87  PSEs Transactions backed by Level 2 assets  86–87	26		rules doc	שומפוו ופניפועם	extended collateral		weight	Weighted amount	
Transactions backed by Level 2 assets Transactions backed by Level 2 assets Transactions backed by other assets:  ### than a counterparties are domestic sovereigns, central banks or 20% risk weight 86–87  ### other counterparties		ctions backed by Level 1 assets	86.87				0		
Transactions backed by other assets:  Where the counterparties are domestic sovereigns, central banks or 20% risk weight 88–87  PSEs  With other counterparties  Total section durbing fixed or 40 miles of 40 mil	_	ctions backed by Level 2 assets	26. 92				00.0		
Where the counterparties are domestic sovereigns, central banks or 20% risk weight 88–87  PSEs 88–87  Total section durbing funding 48		ctions backed by other assets:	70 98 84 87				0.15		
PSEs         86-87           With other contragratios         86-87           Total sectional structures structures         86-87	_	the counterparties are domestic sovereions, central banks or 20% risk weight	1000	000 000 000 000 000 000 000 000 000 00					
with other counterparties 86-87 Total section of the distriction of the section o			86-87				0.25	•	
Total secured wholesole fundies are off	L	other counterparties	86-87				60		
		Total secured wholesale funding run-off					3		

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133	d) Additional requirements							
		Paragraph nr in						
<del>\$</del>		rules doc	Amount			Weight	Weighted amount	
135	Net known derivatives payables (=0 if net receivable)	88				1.00		
8	Check: Line 135 = 0 if line 215>0							
137	Increased liquidity needs due to downgrade triggers in derviatives and other financing transactions	68				1.00		
138		90						
139	_					00 0		
<del>\$</del>	For other collateral (ie all non-Level 1 collateral)					0.20		
14	<ul> <li>Loss of funding on ABS and other structured financing instruments issued by the bank, excluding covered bands</li> </ul>	91				1.00		
;	Loss of funding on ABCP conduits SN/s and other such financing activities: of which	8						
7 5	delle	76						
3 4	veith embedded opline in financial arrangement	92				1.00		
145	other potential loss of such funding	35				1.00		
146	I oss of funding on covered bonds issued by the bank	97				1.00		
;	Undrawn committed greatif and liquidity facilities to ratal and amount and liquidity facilities to ratal	150				1 00		
; ;	Librarian popularity described to the second of the second	97 (a)				0.05		
4	Don-financial Comorates	(4) 20						
150	soverains central banks DCEs and MDRs	97 (b)				0.10		
15	Undrawn committed liquidity facilities to	97 (D)				0.10		
152	non-financial comorates	10, 20						
153	sovereions central banks PSFs and MDRs	97 (c)				1.00		
<del>2</del>	Undrawn committed credit and liquidity facilities to other legal entities	97 (0)				1.00		
155		(0) (6				1.00		
		Paragraph nr in						
3	Other contractual obligations to extend funds to:	rules doc	Amount	roll-over of inflows	excess onthows	Weight	Weighted amount	
è è	rinancial institutions	86				1.00		
3 2	internal Automotor	66						
8 8	and financial compretes	66						
Ş	other death	66						
9	refail small histories cristomers non financials and other diseas	66						
	Total contractual obligations to extend funds in access of 509, cell access					1.00		
163	assumption							
<u> 5</u>						L		
166	Total additional requirements run-off						Weighted amount	
167								
168	Other contingent funding obligations	Paragraph nr in	Amount			Weight	Weighted amount	
169	Unconditionally revocable "uncommitted" credit and liquidity facilities	103				,		
170	Guarantees	103				00.0		
7	Letters of credit	103				00 0		
172	Other trade finance instruments	103				00.0		
13	Non-contractual obligations:	103						•
*	Debt-buy back requests (incl related conduits)	103				00.0		
7 / 2	Sinctured products	103				00.0		
9	Managed Tunds	103				00.00		
1,4	Outstanding data securities with compined materials 20 days	103				00.0		
	Increased liquidity needs relating to market valuation change on derivatives or other	103				00.00		
179	transactions	103				0.00		
<u></u>	Other contractual cash outflows	104				1 00		
181	Total run-off on other contingent funding obligations							
							-	

200	
Lingellia	Ratio
5	y Coverage
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Paragraph of Interpretation of the process of the			Ċ		u	ш	ď	,	_	_	
2) Cash inflows  2) Reverse repo and securities borrowing  2) Reverse repo and describites borrowing  2) Cash inflows  3) Reverse repo and describites borrowing  3) Reverse repo and other secure includes to examine to examine the recipient in the collection in the colle			,				9	C :	-		,
2) Clash Intrivues  2) Clash Intrivues  2) Clash Intrivues  3) Reverse apps and securities betrouving  Therefore the proposition of the proposition of the properties of the p											
2) Cach Inflows  2) Cach Inflows  2) Cach Inflows  2) Cach Inflowed a securities borrowing transactions maluring 5  2) Cach Inflowed to a securities borrowing transactions maluring 5  2) Cach Cach Inflowed to a securities borrowing transactions in street of the collected is set of employmentation in transactions in soon of the collected is set of employmentation in transactions in soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the collected is set of employmentation in transactions to soon of the response to the collected is set of employmentation in transactions to soon of employmentations to set of employmentations and employmentations in the collected is set of employmentations and employmentations are set of employmentations and employmentations are set of employmentations and employmentations are set of employmentations are set of employmentations and employmentations are set of employmentations are se	Ī										
Paragraph in those are paragraph in the paragraph in th											
2) Cash inflows  2) Reverse ripo and securities borrowing  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting  Of which collateral is not re-bysorheated to cover the reporting to cover the											
2) Cach inflowes  2) Cach inflowed by controlled in cont									_		
Shewers upo and securities borrowing  The state of the securities borrowing transactions makin'ng 5 (19-109  Of which collateral is not expected or a securities borrowing transactions and allowing 5 (19-109  Of which collateral is not expected or a securities borrowing transactions and which he collateral is seed up for > 109-109  Of which collateral is not expected to seed the recovery of the securities borrowing transactions to cover the collateral is seed up for > 000-109  Of which collateral is not expected to the securities borrowing transactions to cover the collateral is seed up for > 000-109  Of which collateral is not seed to the securities borrowing transactions to cover the collateral is seed up for > 000-109  Of which collateral is not seed to the securities borrowing transactions to which the collateral is seed up for > 000-109  Of which collateral is not seed to the securities borrowing transactions to cover the collateral is seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of which collateral is not seed to the seed up for > 000-109  Of the seed up to the seed up for seed up for > 000-109  Of the seed up for seed to the seed up for											
Reverse repo and securities borrowing   Paragarph nr in   Amount extended   Market value of   Weight											
Paragraph tri											
Reverse rapio and other secured lending or securities borrowing transactions maluring \$   108-109		P	agraph nr in	, , , , , , , , , , , , , , , , , , ,	Market value of						
State			rules doc	Amount extended	received collateral		weignt	Weighted amount			
Ownerto collaborate it in or it is used (if it in or it in crisisofic as in ordinational in crisisofic as in ordinational in crisisofic as in ordinational inclusions or ordinate it in ordinational inclusions in ordination in collaborate in ordination in crisisofic as in ordination in ordinatio		aturing ≤	108-109								
Work or consistent in forther and for in forther and	21										
30 dine cash inflows to contractual inflows contractuals at the centralised first between 25% not collected in the collected anywhere above 10 degrees and inflowed any institutional network that receive 25% not collected anywhere above 10 degrees and inflowed any institutional network that receive 25% not collected anywhere above 10 degrees and inflowed any institutional network that receive 25% not collected anywhere above 10 degrees and inflowed any included anywhere above 11 degrees and inflowed form securities maintained and inflowed form securities maintained and inflowed form securities maintained anywhere above 11 degrees and inflowed form securities maintained anywhere above 11 degrees and inflowed form securities maintained forms and degrees anywhere above 11 degrees and inflowed form securities maintained forms according anywhere above 11 degrees and inflowed form securities maintained forms according anywhere above 11 degrees and inflowed forms according anywhere above 11 degrees	Of which collateral is not re-used (ie is not rehypothecated) to cover the report institutions outright short positions in fransactions in which the collateral is tied.	ding	108-109								
Transactions backed by level 1 sisses   108-109   Transactions backed by level 2 sisses   108-109   Transactions backed by level 1 sisses   108-109   Transactions backed by level 2 sisses   118   Transactions backed by level 2 sisses   118   Transactions backed by level 2 sisses   118   Transactions backed by level 2 sisses   119   Transactions backed by level 2 sisses   110-109   Transactio				34							
Transactions backed by their collateral   Transactions backed by Level 2 assess   Transactions backed by Level 3 assess   Transactions backed by Level			108-109				00.00				
Transactions backed by the colleteral is ted up for > 30   100-109   100-1			108-109				0.15				
Contractual inflows about the translations of control in transactions to cover the reporting textual first the translations to cover the reporting textual inflows the total state of the restrictions beaced by Level 1 assets   108-109	ļ.,		108-109				1 00				
Transactions backed by Level 2 assets   108-109   108-	L	he									
Transcions backed by Level 2 sasets   108-109   108-10		- 30	108-109								
Transactions backed by Level 2 assets   108-109   108-109   108-109   100-	1		108 100								
Transactions becade by other collections and securities borrowing transactions   108-109   108	L		100				00.0				
Total infloves by counterparty   Paragraph nr in rules doc	L		100-109				0.00				
Dother Inflows by counterparty   Paragraph nr in   Amount   Paragraph nr in   Amount   Paragraph nr in   Amount   Paragraph nr in   Paragraph nr in   Paragraph nr in   Amount   Paragraph nr in   Paragraph nr			601				00.00				
Paragraph nr in   Amount   Amount   Paragraph nr in   Paragraph nr in   Amount   Amount   Paragraph nr in   Amount   Amount   Amount   Amount   Amount   Amount   Amount   Amount   A	-										
Paragraph nr in   Amount   Amount   Contractual inflows due in ≤ 30 days on fully performing loans;   113   114   114   114   115   114   116   114   116   114   116   116   114   116											
Contractual inflows due in \$ 30 days on fully performing loans:   Traing appropriate   Traing and the selection of an institutional network that receive \$25% run   116   Traing and the centralised institutions of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institution of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institutional network that receive \$25% run   116   Traing and the centralised institution of an institutional network that receive \$25% run   116   Traing and the centralised institutional network that receive \$25% run   116   Traing and the received by the received b		,,0	ni sa dansan								
Contractual inflows due in \$ 30 days on fully performing loans;   113   144			rules doc	Amount	386		Weight	Weighted amount			
Retail Customers	_										
Small business customers			113				0.50				
Non-financial corporates   114   14   14   14   14   14   14	نا		113				0.50				
Financial institutions, of which   114   Peragraph nr in a properational relationship deposits of peractional relationship deposits due for solutional network that receive 25% run-			114				0.50				
115   Operational relationship deposits   115   Operational deposits at the centralised institutional network that receive 25% run   116   Operational deposits at the centralised institution of an institutional network that receive 25% run   116   Operational deposits due in ≤ 30 days   Operational deposits due in ≤ 30 days   Operational relational deposits due in ≤ 30 days   Operational relational deposits due in ≤ 30 days   Operational relational relational relational deposits due in ≤ 30 days   Operational relational			114								
Dipple cash inflows from securities maturing \$ 30 days, not included anywhere above the contractual inflows from securities are contractual inflows from securities maturing \$ 30 days, not included anywhere above to deposits at the centralised institution of an institution of an institutional of an institutional and deposits due in \$ 30 days, not included anywhere above to deposit at the central cash inflows at the central cash inflows to make the cash inflows the contractual inflows from securities maturing \$ 30 days, not included anywhere above to the contractual inflows the contractual inflows the cash inflows to make the cash inflows the cash inflow			115				00:0				
114   100		25% run-	116				00:0				
Total of other inflows by counterparty   114	Į,		,,,								
c) Other cash inflows  Other cash inflows  Other cash inflows  Other cash inflows  Net know derivatives receivables  Net know derivatives are caivables  Check row 135-0  Contractual inflows from securities matuming \$30 days, not included anywhere above 114  Collect confractual inflows from securities matuming \$30 days, not included anywhere above 118  To other confractual inflows	I <sub>c</sub>		1 7				00.1				
c) Other cash inflows  Other cash inflows  Other cash inflows  Net known derivatives receivables  Check. row 215 = 0 if row 135>0  Contractual inflows from securities matuming 5 30 days, not included anywhere above 114  Contractual inflows from securities matuming 5 30 days, not included anywhere above 118  Total of other cash inflows  Total of other cash inflows  Total of their cash inflows		-					00.0				
c) Other cash inflows  Paragraph nr in Amount Tules doc Other cash inflows Net known derivatives receivables Check. row 215 = 0 if row 135-0 Contractual inflows from securities maturing 5.30 days, not included anywhere above 114 Total of Anther reals inflows Total of Anther reals inflows Total of Anther reals inflows	J										
Other cash inflows Net known derivatives receivables Check: row 215 = 0 if row 135>0 Contractual inflows from securities maturing 5:30 days, not included anywhere above 114 Colfe contractual cash inflows Total of other cash inflows Total of other cash inflows Total of other cash inflows											
Other cash inflows         Amount         Weight         Weight           Net known derivatives receivables         117         100           Check: row 215 = 0 if row 135>0         Contractual inflows from securities maturing 5 30 days, not included anywhere above         114         100           Contractual inflows         110         100           To alter contractual inflows         110         100	717	Par	agraph nr in								
Other cash inflows         117           Not Known derivaties receivables         117           Check row of securities maturing 5 30 days, not included anywhere above of the contractual inflows from securities maturing 5 30 days, not included anywhere above of the contractual inflows         114           Total of price contractual inflows         118	١		rules doc	Amount			Weight	Weighted amount			
Net known derivatives receivables         117           Check: row 215 = 0 if row 135-0         Contractual inflows from securities maturing ≤ 30 days, not included anywhere above 114           Other contractual cash inflows Trong to the creating of the contractual inflowers are influenced	<u> </u>										
Check: row 215 = 0 if row 133> 0  Contractual inflows from securities maturing £30 days, not included anywhere above 114  Contractual cash inflows Total or deficient cash inflows Total or deficient cash inflows			117				00'1				
Contractual inflows from securities maturing ≤ 30 days, not included anywhere above 114  Contractual dash inflows Total of other contractual inflows Total of other cash inflows	.1.										
Other contractual cash infows Tract of other creat information		above	114				1.00				
Total of other cash inflowe			118				00.0				
1	219 Total of other cash inflows										

	Weight 0.75 Weight outflows	Weighted amount Weighted amount oufflows	Weight inflows	Weighted amount inflows
Paragraph nr in Amount   Amount	Weight Outflo		Weight inflows 0.00 0.00 0.150 1.100 0.150	
107   107	Weight outflo		Weight inflows 0.00 0.00 0.15 0.150 1.100 0.150	
So 107   So 108   S	Weight outflo		Weight inflows	
A rules doc collateral borrowed collateral collateral borrowed collateral cover due for collateral borrowed collateral cover due for so days 36–37 41, 85, 109 and 36–37 41, 85,	Weight outflo		Weight inflows 0.00 0.00 1.00	
of rehypothecated) to cover rehypothecated) to cover and an experiment and an experi	Weight outflo		Weight inflows	
rd rehypothecated) to cover  dup for > 30 days  ed  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  ed  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109  36-37, 41 85, 109			0.00 0.15 0.15	
d dup for > 30 days  ad dup for > 30 days  ad dup for > 30 days  ad 36-37, 41, 85, 109			0.00	
ed ad actions to the cated in transactions to a 30 days ad actions to a action at a contract and action at a contract action at a contr	0.00		0.00	
ed e			0.15	
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ed officered in transactions to a 30 days ed ed				
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othecated) in transactions to > 30 davs id dd	0.15		0.15	
othecated) in transactions to > 30 days dd			0.85	
othecated) in transactions to 30 days ad	1.00			
othecated) in transactions to a 50 days. Id	0.85			
othecated) in transactions to > 30 days dd	00.0		00.0	
> 30 davs				
g g g g		4		
52 P3	0.00		00.0	
p p			0.00	
2g			00 0	
50	0.15			
	0.00		00.0	
	7.00		00 0	
	00.1			
20-27, 41, 00,	0.85			
Total purflows and total inflows from collatoral swans	00.5		00.0	
Addition Reduction Reduction				
Addistribution of a seets due to contained swaps				
(Adbantens to cever 2 assets the to contain a weeks			1	
D) LCR				
Total stock of high quality liquid assets plus usage of alternative treatment				
Net cash outflows				

All Amount in SR 000's

NSFR	Nystek   N	∢	8	C	D	E	1	9	_	-	,	IK L	M	2
Advantable Stable Funding   Advantable Stable Sta	A) Available Stable Funding         Amounts         Amounts         Amounts or 2 in out that to < 2 in out that to < 3 in out that to < 4 in out that to < 4 in out that to < 5 in out that to < 5 in out that to < 6 in out to          Asset or < 1 year	NSFR												
Asign	Tier 1 and Tier 2 capital (Basel III 2022)	A) Available	Stable Funding											
Asymostic   Asym	The first of the Complete Brown and the Brown an													
Partic   Test   Partic   Tes	Test and Test 2 capital (Basel III 2022)					Amount					ASE		-	
Test 1 and Tilet 2 capital (Basel III (2022)	Tier 1 and Tier 2 capital (Basel III 2022)				≥ 3 months to < 6	≥ 6 months to < 9	≥ 9 months to	-<1	-	_	7	Calculated ASF <1yr		Calculated Total ASF
Tier 1 and Tier 2 capital (Basei III 2022)  Tier 1 and Tier 2 capital (Basei III 2022)  Tier 1 and Tier 2 capital (Basei III 2022)  Tier 1 and Tier 2 capital (Basei III 2022)  Tier 1 and Tier 2 capital (Basei III 2022)  Tier 1 and Tier 2 capital (Basei III 2022)  Tier 2 capital (Basei III 2 capital (Basei III 2 capital 2	Thee't and ter 2 capital (Basel III (2022)			< 3 months	months	months	year	≥1 year	Ž.		ractor 21 year		year	
Check row 6 = D44+D45 in the General into tab  Perference stock not included above Statelor as defined in the CRA demand and/or term deposits from retail and small business customers Testal and small business customers To a set of set defined in the LCRA demand and/or term deposits statel from retail and small business customers To a set of set defined in the LCRA demand and/or term deposits stated from the LCRA demand and/or stated column con-fined accordance and/or subtractional deposits as defined in the LCRA Check row 12 for each column Unsecured funding from order-factorial banks/PSE_sMADBs Of which is an operational deposit as defined in the LCRA Check row 15 for each column Unsecured Funding from other legal entities (including financial Check row 18 for each column Check row 18 for each column Statutory minimum deposits from members of an institutional Instruction minimum deposits accordance and management and setulities (including secured borrowings and tiabilities and equity capacity and accordance and management and another institutions and equity capacity and accordance and management and another institutions and equity capacity and accordance and management and another institutions and equity capacity and accordance and management and another institutions and equity capacity and accordance and another institutions and equity capacity and accordance and institutions and equity capacity and accordance and another institutions and equity capacity and accordance and institutions and equity capacity and accordance and institutions are capacity and accordance and institutions and equity capacity and acutive and equity capacity and accordance and institutions are	Preferred stock not be a D44+D45 in the Ceneral Info lab Preferred stock not liculade above a south control and and/or term deposits from Stable fiest settled and the LCR demand and/or term deposits from steal and stock and the LCR demand and/or term deposits from retail and strail business customers  Test stable fiest settled in the LCR demand and/or term deposits from retail and strail business customers  The strain and small business customers  The strain an operational deposit as defined in the LCR  The strain and small business from members of an institutional and strain companies and stabilities a	Tier 1 and Tie	r 2 capital (Basel III 2022)								1.00			
Perferned stock not included above Testail and small business customers as defined in the LCR demand and/or term deposits from retail and small business customers The stable of a defined in the LCR demand and/or term deposits To retail and small business customers The stable of a defined in the LCR demand and/or term deposits To retail and small business customers The contract of a small business customers To retail bu	Preferred stock not included above   Preferred station and preferred station	Check: row	6 = D44+D45 in the General Info lab						L					
"Stable" (as defined in the LCR) demand and/or term deposits from retail and stable business customers.  "Less stable" as analt business customers.  "Less stable as analt business customers.  "Less stable as analt business customers.  "Less stable and small business customers.  Unsecured and or analt business customers.  Unsecured buring from non-financial corporates.  Of which is an operational deposit as defined in the LCR.  Of which is an operational deposit as defined in the LCR.  Check, row 12 crow 12 crow and the composition and the c	Table   100	Preferred stoc	k not included above						L T		1.00			
Treats stable for a defined in the LCR? demand and/or term deposits from retail and small business customers of the stable for a defined in the LCR? demand and/or term deposits from retail and small business customers of the stable for a defined in the LCR. The stable following from non-financial corporational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined and deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR. Of which is an operational deposit as defined in the LCR	Treat and stable usiness customers Treat and stable fusiness fusin	"Stable" (as d	efined in the LCR) demand and/or term deposits from						L	06.0	1 00			
The stable can defined in the LCR) derand and/or term deposits from retail and small business customers Unsecured and/or ablocationers Unsecured funding from non-financial corporates Of which is an operational deposit as defined in the LCR Check. row 15 crow 15 for each column Unsecured funding from other legal entitles (including financial corporates and financial institutions) Of which is an operational deposit as defined in the LCR Check. row 15 crow 15 for each column Check. row 16 crow 15 for each column Statutory minimum deposits from members of an institutional network of cooperative banks  Secured borrowings and labilities (including secured term deposits)  Nel definitions and equalities (including secured term deposits)	Transs stable for a defined in the LCR) demand and/or ferm deposits   100	retail and sma	II business customers							3				
BS 0.00 0.00 1.00 0.00 1.00 0.00 1.00 0.00 1.00 0.00 1.00 0.0	Coal 100 100 100 100 100 100 100 100 100 10	"Less stable"	(as defined in the LCR) demand and/or term deposits							0.80	1.00			
BS	100   100	from retail and	small business customers						] ]					
0.50	0.50   100	Unsecured an	d/or subordinated debt securities issued							0.00	1.00			
High	100   100	Unsecured fut	nding from non-financial corporates							0.50	1.00			
	1.00   1.00	Of which is	an operational deposit as defined in the LCR	20,000										
	Columbia	Check: row	13 < row 12 for each column											
Coal	0.00 1.00   1.	Unsecured fur	nding from sovereigns/central banks/PSEs/MDBs							0.50	1.00			
	0.00   1.00	Of which is	an operational deposit as defined in the LCR						L F					
0.00   0.00	Coal	Check: row	16< row 15 for each column											
eposits) 66e-FN32		Unsecured Fu	inding from other legal entities (including financial							00.0	1.00			
eposits)		Of which is	an operational deposit as defined in the LCR						<u>I</u> T				1 27/01 - S200 / C/1000 MOC	
pposits) See FN 32	eposits)   See FN 32   1.00	Check: row	19 < row 18 for each column											
eposits)	eposits) 0.00 1.00 0.00 0.00 0.00 0.00 0.00 0.0	Statutory mini	mum deposits from members of an institutional						Š	16 FN 32	1.00			
	000	Secured borro	wings and liabilities (including secured ferm denosits)						L	000	1 00			
									] T		000			
		Net denvative	is payables						] T		00.0			
		All other liabili	ties and equity categories not included above			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					000	_		

Inquidity Monitoring Reporting Prudential Returns	Net Stable Funding Ratio
ğ	

	А	O	٥	ш	ш	U U				N	Z
72 88	B. Required Stable Funding 1) On balance sheet items										
282		< 3 months	> 3 months to < 6	Amount > 6 months to < 9	> 9 months to < 1	N Wear	RSF	RSF Factor 24 year	Calculated RSF <1 yr	Calculated RSF ≥1	Calculated Total RSF
32	Cash			2 22 23 23 2			00.0	18		ma.k	
33	Short-term unsecured instruments and transactions with puristanding majurities of less than one year of which are:										
¥	Unencumbered						0.0				
8	Encumbered										
8 5	encumbered for penods <3 months					T	000				
8	encumbered for periods 2.5 months to < 9 months					I	00.0				
39	encumbered for periods ≥ 9 months to <1 year						0.00				
ð	encumbered for periods ≥1 year						1.00	-			
4	Check: sum of rows 36 to 40 for each column should equal the corresponding column in row 35										
	Securities with stated remaining maturities of less than one year										
42	with no embedded options that would increase the expected maturity to one year or orester										
43	Unencumbered						00:00				
4	Encumbered										
45	encumbered for periods <3 months						0.00				
ţ	encumbered for periods > 6 months to < 9 months						00.0				
84	encumbered for periods ≥ 9 months to <1 year						0.00				
<del>6</del>	encumbered for periods ≥1 year						1.00	1			
Ş	Check: sum of rows 45 to 49 for each column should equal the										
	Securities held where the institution has an offsetting reverse										
5	repurchase transaction when the security on each transaction has the same unique identifier (ed ISIN number of CLISID)										
22	Unencumbered						0 0	00:00			
8 2	Encumbered for pariode <3 months						000	000			
55	encumbered for periods ≥ 3 months to <6 months						00.0				
æ	encumbered for periods ≥ 6 months to < 9 months						00:0				
28	encumbered for periods ≥ 9 months to <1 year encumbered for periods ≥1 year					T	0.00				
50	Check: sum of rows 54 to 58 for each column should equal the										
3	Loans to financial entities and financial corporates with effective										
8	remaining maturities of less than one year that are not renewable and for which the lender has an irrevocable not to call										
61	Unencumbered						0.00				
62	Encumbered										
8	encumbered for periods <3 months						0.00				
8	encumbered for periods 2.6 months to < 9 months						000				
99	encumbered for periods ≥ 9 months to <1 year						00.0				
67	encumbered for periods ≥1 year						1.00				
89	Check: sum of rows 63 to 67 for each column should equal the corresponding column in row 62										

SAMA's Liquidity Monitoring Reporting Prudential Returns	Net Stable Funding Ratio
AMA's Liquidi	

All Amount in SR 000's

2. Orf Balance Sheet Items Conditionally revocable and irevocable credit and liquidity facilities Unconditionally revocable "uncommitted" credit and liquidity facilities Guarandees of credit Other trade finance instruments Non-contractual obligations, such as: Debi-buy back requests (incl related conduits) Structured products Other non-contractual obligations Other non-contractual obligations C) NSFR.
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