

Basel III - Liquidity Coverage Ratio

(In SR 000's)		TOTAL UNWEIGHTED VALUE (Monthly Average)	TOTAL WEIGHTED VALUE (Monthly Average)
HIGH QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	20,908,881	20,806,592
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which	16,566,553	1,656,655
3	Stable deposits*	-	-
4	Less stable deposits	16,566,553	1,656,655
5	Unsecured wholesale funding of which	28,123,493	11,918,476
6	Operational Deposits (all counterparties)	-	-
7	Non-Operational Deposits (all counterparties)	26,845,985	11,918,476
8	Unsecured Debt	-	-
9	Secured wholesale funding	1,277,509	-
10	Additional requirements of which	60,850,128	1,649,154
11	Outflows related to derivative exposures and other collateral requirements	1,856	1,856
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,627,949	175,724
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	59,220,323	1,471,574
16	TOTAL CASH OUTFLOWS	105,540,175	15,224,285
CASH INFLOWS			
17	Secured lending (eg Reverse repos)	-	-
18	Inflows from fully performing exposures	12,652,062	6,708,115
19	Other cash inflows	13,604	13,604
20	TOTAL CASH INFLOWS	12,665,666	6,721,719
21	TOTAL HQLA	20,908,881	20,806,592
22	TOTAL NET CASH OUTFLOWS	92,874,509	8,502,566
23	LIQUIDITY COVERAGE RATIO (%)		244.7%

* Since Deposit Protection Scheme is not in place, all Retail deposits are considered as less stable deposits