

The Saudi Investment Bank	SAR (000) September 30, 2016	Frequency : Q Location : W
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Liquidity Coverage Ratio Disclosure Template		(a) TOTAL UNWEIGHTED VALUE (average)	(b) TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		12,808,449
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	16,709,964	1,353,293
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	30,268,034	10,767,908
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2,061,702	2,023,560
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	11,182,732	1,118,273
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS		15,263,034
CASH INFLOWS			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	9,348,101	7,179,711
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		7,179,711
			(c) TOTAL ADJUSTED VALUE
21	TOTAL HQLA		12,808,449
22	TOTAL NET CASH OUTFLOWS		8,083,323
23	LIQUIDITY COVERAGE RATIO (%)		158.46%

- 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:
- haircuts and inflow and outflow rates; and
 - any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).