

<b>The Saudi Investment Bank</b>	<b>SAR (000)</b> September 30, 2015	Frequency : Q Location : W
----------------------------------	--	-------------------------------

<b>Liquidity Coverage Ratio Disclosure Template</b>		<b>(a) TOTAL UNWEIGHTED VALUE (average)</b>	<b>( b ) TOTAL WEIGHTED VALUE (average)</b>
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		<b>13,022,323</b>
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	11,926,307	1,068,022
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>	27,781,314	9,523,152
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>	2,568,200	1,594,248
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	12,239,155	1,223,916
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>		<b>13,409,338</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	9,632,141	6,054,360
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>		<b>6,054,360</b>
			<b>( c ) TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		<b>13,022,323</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>7,354,978</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>177.05%</b>

- 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).