

Realize Tomorrow

LCR Common Disclosure Prudential Return

March 2015

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As of March 31, 2015

(In SR 000's)	TOTAL UNWEIGHTED VALUE (Average)	TOTAL WEIGHTED VALUE (Average)
HIGH QUALITY LIQUID ASSETS		
1	Total high-quality liquid assets (HQLA)	133,094,748
CASH OUTFLOWS		
2	Retail deposits and deposits from small business customers, of which:	
3	<i>Stable deposits</i>	16,936,254
4	<i>Less stable deposits</i>	0
5	Unsecured Wholesale funding, of which:	
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	73,150,205
7	<i>Non-operational deposits (all counterparties)</i>	0
8	<i>Unsecured debt</i>	169,170,151
9	Secured Wholesale funding	0
10	Additional requirements, of which:	630,824
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,882,364
12	<i>Outflows related to loss of funding on debt products</i>	501,534
13	<i>Credit and liquidity facilities</i>	0
14	Other contractual funding obligations	17,686,358
15	Other contingent funding obligations	0
16	TOTAL CASH OUTFLOWS	94,750,791
CASH INFLOWS		
17	Secured lending (e.g. Reverse Repos)	0
18	Inflows from fully performing exposures	31,388,803
19	Other cash inflows	14,424,705
20	TOTAL CASH INFLOWS	14,424,705
		TOTAL ADJUSTED VALUE
21	TOTAL HQLA	133,094,748
22	TOTAL NET CASH OUTFLOWS	80,326,086
23	LIQUIDITY COVERAGE RATIO (%)	166%

* The above figures are based on simple average of Jan, Feb & Mar 2015 .