



Circular No.: 361000049442  
Date: 21 January 2015

From : Saudi Arabian Monetary Agency

To : All Banks

Attention: CFOs and CROs

Subject: **SAMA's Amended LCR – Cash Outflow Rates concerning other contingent funding obligations**

We refer to our circular # 361000009335 of 10 November 2014 with regard to SAMA's Revised Amended LCR guidance document.

The Agency would like to bring into line cash outflow rates concerning other contingent funding obligations which are more realistic in view of banks experience as a whole, and are also more in line with international practices.

In this regards, bank should utilize the attached cash outflow rates effective for 1 January 2015. Consequently, these cash outflow rate should be utilized for the Amended LCR reporting for data as of 31 January 2015 due in SAMA on 28 February 2015.

If you need further clarifications, please contact Mr. Tariq Javed at 011-466-2532 or Mr. Abbas Hassan at 011-466-2526.

Best regards,

**Osamah Shaker**  
*Director General of Banking Control*



**Attachment**

**Cash Outflow Rates % concerning  
Amended LCR Prudential Returns**

Description	Rates
Item 254 <sup>1</sup> : Unconditionally revocable uncommitted credit and liquidity facilities	3.00%
Item 255 <sup>1</sup> : Trade Finance related obligations including guarantees and letters of credit	2.00%
Item 256 <sup>1</sup> : Guarantees and letters of credit unrelated to trade finance and obligations	2.00%
Item 257 <sup>1</sup> : non-contractual obligations	1.00%

<sup>1</sup> These refer to Row number in SAMA's Amended LCR Prudential Return.