Liquidity Coverage Ratio (LCR)
Filling up Instructions

1- Numerator

Note: All securities and debt securities mentioned in the level 1 Assets and Level 2 Assets should be unencumbered, or not be liened against repos, loans or for any other reasons.

1/1 Level 1 Assets

1/1/3 Securities issued or guaranteed by State of Qatar, QCB or Public Sector Entities (PSEs) not functioning on commercial basis, listed or unlisted in domestic or foreign currencies, accepted by QCB as an instrument for purpose of liquidity.

1/1/4 Marketable securities with 0% risk weight (other than item no. 1/1/3) issued or guaranteed by sovereigns, governmental institutions, central banks, PSEs not functioning on commercial basis and the following international institutions; the Bank for International Settlements, the International Monetary Fund, the European Commission, multilateral development banks, or any other international entities with 0% risk weight (please attach details), satisfying all of the following conditions:

1- assigned a 0% risk weight under Basel II, including GCC, as per the current QCB’s Instructions on Capital Adequacy Ratio;

2- traded in large, deep and active markets whether in the repo or cash markets; and

3- proven record as a reliable source of the liquidity instruments during time of stress.

1/2 Level 2 Assets

1/2/1/1 Marketable securities with 20% risk weight issued or guaranteed by sovereigns, central banks, PSEs not functioning on commercial basis outside Qatar, multilateral development banks or any international entities with 20% risk weight (please attach details) with the same conditions mentioned in paragraph no. (1/1/4).
1/2/1/2 Marketable debt securities issued by non-financial corporates, satisfying the following conditions:

1- assigned a 20% risk weight;
2- not issued by a financial institution or any of its subsidiaries;
3- not issued by the bank or any of its subsidiaries and affiliates;
4- asset-backed debt securities provided that the assets have a credit rating from a recognized external credit assessment institution (ECAI) of at least AA-;
5- traded in large, deep and active markets whether in repo or cash markets; and
6- proven record as a reliable source of a liquidity instrument during time of stress.

1/4 Adjustments

1/4/1 Adjusted Level 1 Assets

Reverse Repo backed by level 1 assets, maturing within 30 days.

1/4/2 Adjusted Level 2 Assets

Reverse Repo backed by level 2 assets, maturing within 30 days.

1/5 Total stock of high-quality liquid assets after adjustments:

level 1 assets + level 2 assets - Maximum of (adjusted Level 2 assets - 2/3 adjusted level 1 assets).

2- Denominator

Note: All cash inflows and outflows are cash flows maturing within the 30-day period except for item no. (2/1/1/2) regarding time deposits with maturities of more than 30 days.

2/1/3 It includes secured funding transactions (Repo), maturing within 30-day period, and weighted according to the following levels:

1- Secured funding transactions backed by level 1 assets with any counterparty (the borrowing institution), given that they are not included in the numerator as the liened securities are deducted, and weighted at 0%.
2- Secured funding transactions backed by level 2 assets with any counterparty (the borrowing institution), given that they are not included in the numerator (as in paragraph no. (1)).

3- Secured funding transactions with Qatari government, QCB or PSEs, backed by level 1 assets or level 2 assets, and weighted at 25%.

4- Any other repos, not mentioned above, with weight at 100%.

2/1/4/2 Liabilities against Asset-Backed Commercial Paper (ABCP) (Sukuk), i.e. liabilities maturing within 30-day period against ABCP.

2/2/5 Reverse repo including cash inflows during 30-day period against reverse repo transactions, and weighted according to the following levels:

1- Securities borrowing agreements secured by level 1 which are included in the adjusted level 1 assets, and weighted at 0%.

2- Securities borrowing agreements secured by level 2 which are included in the adjusted level 2 assets, and weighted at 15%.

3- Securities borrowing agreements secured by non level 1 and level 2 assets, and weighted at 100%.

**General Note:**

1- Total of the main or sub item shall be included in front of each item.

2- Retail deposits in item no. (2/1/1) includes personal and small corporate deposits as defined in the instructions on capital adequacy ratio (Basel II).

3- Cash flows of documentary letters of credit, guarantees, acceptances, and any other obligations shall be included after cash margins are deducted.

4- Cash flows of all types of deposits, except for deposits collateralized against facilities, shall be included.

5- In item no. (2/3), total cash inflows should be included provided that they do not exceed 75% of total cash outflows.