



## تعميم

المحترمون

السادة/

السلام عليكم ورحمة الله وبركاته.

الموضوع: تحديث ضوابط نسبة القروض إلى الودائع.

استناداً إلى نظام البنك المركزي السعودي الصادر بالمرسوم الملكي رقم (م/٣٦) وتاريخ ١٤٤٢/٠٤/١١ هـ ونظام مراقبة البنوك الصادر بالمرسوم الملكي رقم (م/٥) وتاريخ ١٣٨٦/٠٢/٢٢ هـ، وإشارة إلى تعميم البنك المركزي رقم (٣٩٢) وتاريخ ١٤٢٧/٠٧/٠١ هـ والتعميم اللاحق رقم (٣٩١٠٠٠٠٧٢٨٤٤) وتاريخ ١٤٣٩/٠٦/٢٥ هـ المتضمنة ضوابط احتساب نسبة القروض إلى الودائع.

مرافق ضوابط نسبة القروض إلى الودائع المحدثة، التي تحل محل ضوابط احتساب نسبة القروض إلى الودائع المشار إليها أعلاه، والتي تهدف إلى تعزيز تنوع مصادر التمويل لدى البنوك ودعم الإقراض.

للإحاطة والعمل بموجبه اعتباراً من ١ يونيو ٢٠٢٣ م.

وتقبلوا تحياتي،  
السفحان

يزيد بن أحمد آل الشيخ  
وكيل المحافظ للرقابة

منبته  
نطاق التوزيع:

- البنوك والمصارف العاملة بالمملكة.

الدغبر

**Saudi Central Bank (SAMA)**  
**Loans to Deposits Ratio Guidelines**

March 2023

البنك المركزي السعودي  
SAMA  
Saudi Central Bank



## Contents

1. Introduction .....	2
2. Implementation Timeline .....	2
3. Reporting Requirements.....	2
4. General Requirements .....	2
5. Weighted Denominator Calculation .....	3

## **Loans to Deposits Ratio Guidelines**

### **1. Introduction**

In line with SAMA's continuous efforts to maintain the quality and soundness of banks' regulatory ratios and to support banks in managing their liquidity, SAMA has reviewed the existing Loans to Deposits Ratio (LDR) guidelines to comprehensively capture banks' funding base.

These guidelines are issued by SAMA in exercise of the authority vested in SAMA under the Central Bank Law issued via Royal Decree No. M/36 dated 11/04/1442H, and the Banking Control Law issued 01/01/1386H.

These guidelines supersede the Loans to Deposits Ratio Guidelines circular No B.C.S 392 dated 01/07/1427H and subsequent guidelines for calculating Loans to Deposits Ratio (LDR) issued via SAMA circular No 391000072844 dated 25/06/1439H

### **2. Implementation Timeline**

These guidelines will be effective as of **1<sup>st</sup> of June 2023**.

### **3. Reporting Requirements**

Banks are required to report the Loan to Deposit ratio (LDR) to SAMA on consolidated basis using the updated LDR returns on monthly basis. The ratio should include local and foreign currency transactions of resident and non-resident entities of the bank.

### **4. General Requirements**

4.1 The Loans to Deposits Ratio is defined as net loans divided by deposits after applying weights:

$$LDR = \frac{\text{Net loans}}{\text{Weighted Deposits}}$$

4.2 **Net Loans (The numerator)** for the purpose of these guidelines, includes Loans and advances after deducting the following :

- Provisions for loan losses;
- Unearned commissions income;
- Commission in suspense.

4.3 **Deposits (The denominator)** for the purpose of these guidelines, includes the following components:

- a. Deposits and Repos.
- b. Long Term Debts:
  - Sukuks/ Bonds;
  - Syndicated debts;
  - Subordinated debts;
  - Other Debts (any other long term debts not classified above).

4.4 For avoidance of doubt, interbank transactions and transactions with SAMA should not be included in the LDR calculation, unless specifically stated by SAMA.

4.5 SAMA expects banks to maintain total LDR below 90%, Subject to numerator not exceeding unweighted denominator.

## 5. Weighted Denominator Calculation

5.1 Banks will apply the weights below to the denominator components (as applicable) in order to compute the weighted amount:

Demand/ over night	Less than 1 M (1-30 D)	1-3 M (31-90 D)	3-4 M (91-120 D)	4-6 M (121-180 D)	6-8 M (181-240 D)	8 M -1 Y (241-365 D)	Over 1 Y to 2 Y	Over 2 Y to 5 Y	Over 5 Y
100%	105%	110%	115%	120%	130%	140%	150%	170%	190%

**Table (1): \*D= Days / M= Months / Y=Years**

5.2 Original maturities should be used for new transactions while outstanding transactions should be based on residual maturities.

5.3 For callable sukuk/bonds, residual maturity is calculated based on the first callable date of the sukuk/bonds to determine the applicable weight in the table (1).

5.4 For perpetual sukuk/bonds, banks should apply 190% weights unless the sukuk/bonds have a callable date then the sukuk/bonds weight will be applied based on the sukuk/bonds callable date.