

SAUDI BRITISH BANK

**BASEL III - LIQUIDITY COVERAGE RATIO
QUANTITATIVE DISCLOSURE**

AS AT 31st December 2015

LCR Common Disclosure		31-Dec-15	
(In SR 000'S)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		38,704,342
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	52,750,601	4,868,066
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	68,693,721	31,487,239
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	57,572	57,572
12	Outflows related to loss of funding on debt products	-	
13	Credit and liquidity facilities	3,972,833	397,283
14	Other contractual funding obligations		
15	Other contingent funding obligations	157,131,927	3,757,577
16	TOTAL CASH OUTFLOWS		40,567,737
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	23,154,469	14,767,908
19	Other cash inflows	187,169	186,898
20	TOTAL CASH INFLOWS	23,341,638	14,954,806
		TOTAL ADJUSTED^c VALUE	
21	TOTAL HQLA		38,704,342
22	TOTAL NET CASH OUTFLOWS		25,612,931
23	LIQUIDITY COVERAGE RATIO (%)		151%

^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).