

SAUDI BRITISH BANK

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

AS AT 31st December 2016

(In SR 000'S)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
LCR Common Disclosure			
31-Dec-16			
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		42,018,430
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	52,368,108	4,656,920
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	65,218,008	28,940,448
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	90,716	90,716
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	3,133,891	313,389
14	Other contractual funding obligations		
15	Other contingent funding obligations	125,892,731	2,942,877
16	TOTAL CASH OUTFLOWS		36,944,350
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	19,580,136	14,703,607
19	Other cash inflows	247,506	247,497
20	TOTAL CASH INFLOWS	19,827,642	14,951,104
		TOTAL ADJUSTED^c VALUE	
21	TOTAL HQLA		42,018,430
22	TOTAL NET CASH OUTFLOWS		21,993,246
23	LIQUIDITY COVERAGE RATIO (%)		191%

^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).