

SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 30th June 2017

LCR Common Disclosure			30-Jun-17
(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)		36,422,259
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	53,256,090	5,325,609
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	61,424,598	27,435,835
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	107,305	107,305
12	Outflows related to loss of funding on debt products	-	
13	Credit and liquidity facilities	3,133,064	321,241
14	Other contractual funding obligations		
15	Other contingent funding obligations	120,832,066	2,873,170
16	TOTAL CASH OUTFLOWS		36,063,159
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	20,393,628	16,607,083
19	Other cash inflows	94,405	94,405
20	TOTAL CASH INFLOWS	20,488,032	16,701,487
TOTAL ADJUSTED ^c VALUE			
21	TOTAL HQLA		36,422,259
22	TOTAL NET CASH OUTFLOWS		19,361,672
23	LIQUIDITY COVERAGE RATIO (%)		188%

Note: From 1st Jan 2017, Quarterly LCR disclosures is based on a daily average as per SAMA regulations

^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).