

# **SAUDI BRITISH BANK**

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

**AS AT 30th June 2015**

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<b>LCR Common Disclosure</b>		<b>30-Jun-15</b>	
(In SR 000'S)		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		43,855,006
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits <sup>2</sup>	-	-
4	Less stable deposits	54,152,280	5,076,521
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	72,687,857	32,577,905
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	79,376	79,376
12	Outflows related to loss of funding on debt products	-	
13	Credit and liquidity facilities	2,451,367	245,137
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	154,177,081	3,618,905
16	<b>TOTAL CASH OUTFLOWS</b>		<b>41,597,844</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	32,343,781	17,443,797
19	Other cash inflows	66,035	65,746
20	<b>TOTAL CASH INFLOWS</b>	<b>32,409,816</b>	<b>17,509,543</b>
		<b>TOTAL ADJUSTED<sup>c</sup> VALUE</b>	
21	<b>TOTAL HQLA</b>		<b>43,855,006</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>24,088,303</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>182%</b>

<sup>a</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>b</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

<sup>c</sup> 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).