

SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 31st MARCH 2016

LCR Common Disclosure		31-Mar-16	
(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)		30,901,781
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	53,273,498	4,854,872
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	68,068,571	30,911,810
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	58,928	58,928
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	4,003,534	400,353
14	Other contractual funding obligations		
15	Other contingent funding obligations	147,009,038	3,485,081
16	TOTAL CASH OUTFLOWS		39,711,045
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	23,759,072	18,414,002
19	Other cash inflows	96,950	96,701
20	TOTAL CASH INFLOWS	23,856,022	18,510,703
		TOTAL ADJUSTED^c VALUE	
21	TOTAL HQLA		30,901,781
22	TOTAL NET CASH OUTFLOWS		21,200,342
23	LIQUIDITY COVERAGE RATIO (%)		146%

^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).