

SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 30th JUNE 2016

(In SR 000'S)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
LCR Common Disclosure			
30-Jun-16			
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		30,648,433
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	53,273,498	5,062,962
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	30,830,417
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	58,928	88,795
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	AS AT 30th JUNE 2016	387,847
14	Other contractual funding obligations		
15	Other contingent funding obligations	147,009,038	3,661,505
16	TOTAL CASH OUTFLOWS		40,031,526
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	23,759,072	20,295,308
19	Other cash inflows	96,950	342,385
20	TOTAL CASH INFLOWS	23,856,022	20,637,693
			TOTAL ADJUSTED^c VALUE
21	TOTAL HQLA		30,648,433
22	TOTAL NET CASH OUTFLOWS		19,393,834
23	LIQUIDITY COVERAGE RATIO (%)		158%

^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).