

SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 30th September 2016

(In SR 000'S)		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
LCR Common Disclosure			
30-Sep-16			
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		31,779,428
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	53,697,404	4,779,873
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	59,199,934	27,018,856
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	56,564	56,564
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	3,850,202	385,020
14	Other contractual funding obligations		
15	Other contingent funding obligations	129,268,943	3,030,115
16	TOTAL CASH OUTFLOWS		35,270,428
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	22,569,815	17,509,553
19	Other cash inflows	216,505	216,496
20	TOTAL CASH INFLOWS	22,786,321	17,726,049
			TOTAL ADJUSTED^c VALUE
21	TOTAL HQLA		31,779,428
22	TOTAL NET CASH OUTFLOWS		17,544,380
23	LIQUIDITY COVERAGE RATIO (%)		181%

^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).