

# **SAUDI BRITISH BANK**

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

**AS AT 30th September 2017**

LCR Common Disclosure		30-Sep-17	
(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)		36,253,787
<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	51,111,530	5,111,153
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	58,424,731	26,195,598
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	70,613	70,613
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,195,489	319,549
14	Other contractual funding obligations		
15	Other contingent funding obligations	119,009,888	2,889,402
16	<b>TOTAL CASH OUTFLOWS</b>		<b>34,586,314</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	20,344,524	17,023,689
19	Other cash inflows	70,560	70,560
20	<b>TOTAL CASH INFLOWS</b>	<b>20,415,085</b>	<b>17,094,249</b>
		<b>TOTAL ADJUSTED<sup>c</sup> VALUE</b>	
21	<b>TOTAL HQLA</b>		<b>36,253,787</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>17,492,065</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>207%</b>

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

<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).