

SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 31st March 2017

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LCR Common Disclosure		31-Mar-17	
(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)		42,045,468
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits ²	-	-
4	Less stable deposits	54,234,895	5,423,489
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	65,658,366	31,770,624
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	59,014	59,014
12	Outflows related to loss of funding on debt products	-	
13	Credit and liquidity facilities	3,169,073	317,201
14	Other contractual funding obligations		
15	Other contingent funding obligations	124,414,504	3,010,378
16	TOTAL CASH OUTFLOWS		40,580,706
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	21,502,768	17,779,590
19	Other cash inflows	178,972	178,962
20	TOTAL CASH INFLOWS	21,681,739	17,958,553
		TOTAL ADJUSTED^c VALUE	
21	TOTAL HQLA		42,045,468
22	TOTAL NET CASH OUTFLOWS		22,622,154
23	LIQUIDITY COVERAGE RATIO (%)		186%

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

^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).