



Gulf International Bank – Saudi Arabia

**BASEL 3
LIQUIDITY COVERAGE RATIO**

As at 30th June 2019



1. LCR – Liquidity Coverage Ratio

In SAR thousands	Total Unweighted Value	Total Weighted Value
HIGH-QUALITY LIQUID ASSETS		
Total high quality liquid assets (HQLA)	11,803,933	11,803,933
CASH OUTFLOWS		
Retail deposits and deposits from small businesses customers, of which:	2,350,449	235,045
Stable deposits	-	-
Less stable deposits	2,350,449	235,045
Unsecured wholesale funding, of which:	11,604,645	4,820,993
Operational deposits (all counterparties)	-	-
Non operational deposits (all counterparties)	11,604,645	4,820,993
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirement, of which:	1,259,747	125,975
Outflows related to derivative exposures and other collateral requirements	-	-
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	1,259,747	125,975
Other contractual funding obligations	27,937	27,937
Other contingent funding obligations	14,450,663	367,067
TOTAL CASH OUTFLOWS	29,693,441	5,577,017
CASH INFLOWS		
Secured lending (e.g reverse repos)	-	-
Inflows from fully performing exposures	1,223,270	1,103,023
Other cash inflows	275,874	275,874
TOTAL CASH INFLOWS	1,499,144	1,378,897
TOTAL HQLA		11,803,933
TOTAL NET CASH OUTFLOWS		4,198,120
LIQUIDITY COVERAGE RATIO (%)		281%