



Gulf International Bank – Saudi Arabia

**BASEL 3
LIQUIDITY COVERAGE RATIO**

As at 30th September 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)	8,389,852	8,389,852
CASH OUTFLOWS		
Retail deposits and deposits from small businesses customers, of which:	2,351,258	235,126
Stable deposits	-	-
Less stable deposits	2,351,258	235,126
Unsecured wholesale funding, of which:	7,393,378	3,470,527
Operational deposits (all counterparties)	-	-
Non operational deposits (all counterparties)	7,393,378	3,470,527
Unsecured debt	-	-
Secured wholesale funding	-	-
Additional requirement, of which:	1,165,165	116,517
Outflows related to derivative exposures and other collateral requirements	-	-
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	1,165,165	116,517
Other contractual funding obligations	28,672	28,672
Other contingent funding obligations	15,326,415	406,396
TOTAL CASH OUTFLOWS	26,264,889	4,257,237
CASH INFLOWS		
Secured lending (e.g reverse repos)	-	-
Inflows from fully performing exposures	1,876,094	1,811,208
Other cash inflows	222,766	222,766
TOTAL CASH INFLOWS	2,098,860	2,033,974
TOTAL HQLA		8,389,852
NET CASH INFLOWS		2,223,296
LIQUIDITY COVERAGE RATIO (%)		377%