



Gulf International Bank B.S.C.

**BASEL 3
LIQUIDITY COVERAGE RATIO**

For the three months ended 30th September 2019



GIB Consolidated Liquidity Coverage Ratio (LCR)

Three months ended 30th September 2019

In August 2018, the Central Bank of Bahrain (CBB) issued regulations for liquidity risk management through its Liquidity Risk Management Module. The regulations require Bahraini bank licensees to meet a minimum Liquidity Coverage Ratio (LCR) of 100% on a daily basis. The LCR rules are designed to ensure that banks adequately manage their assets and liabilities to create short term resilience and have an adequate stock of high-quality, unencumbered liquid assets to meet net cash outflows during a 30-calendar day stressed liquidity period.

The table below provides Gulf International Bank's disclosure of its consolidated LCR for the quarter ended 30th September 2019 in the format prescribed by the CBB:

US\$ millions		Total unweighted value (average)	Total weighted value (average)
High-Quality Liquid Assets (HQLA)			
1	Total high quality liquid assets (HQLA)	4,848	4,686
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	482	48
3	Stable deposits	-	-
4	Less stable deposits	482	48
5	Unsecured wholesale funding, of which:	12,076	5,288
6	Operational deposits (all counterparties)	-	-
7	Non operational deposits (all counterparties)	12,073	5,286
8	Unsecured debt	3	3
9	Secured wholesale funding	84	18
10	Additional requirements, of which:	1,442	176
11	Outflows related to derivative exposures and other collateral requirements	36	36
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,407	141
14	Other contractual funding obligations	246	246
15	Other contingent funding obligations	5,053	253
16	Total Cash Outflows	19,383	6,030
Cash Inflows			
17	Secured lending (e.g. reverse repos)	471	127
18	Inflows from fully performing exposures	2,964	2,439
19	Other cash inflows	1,513	1,513
20	Total Cash Inflows	4,947	4,079
			Total adjusted value
21	Total HQLA		4,686
22	Total Net Cash Outflows		2,270
23	Liquidity Coverage Ratio (%)		231%

Note: In accordance with Central Bank of Bahrain guidelines, the LCR presented above is a simple average of the daily LCRs for the period