

اليوباف
alubaf

بنك اليوباف العربي الدولي ش.م.ب. (س)
Alubaf Arab International Bank B.S.C(c)



Leverage & Liquidity Disclosures
as at 30 June 2021

Liquidity Coverage Ratio

The Group is subject to the Basel III liquidity ratios requirement, as stipulated by the regulator Central Bank of Bahrain, whereby the Group is required to maintain a minimum of 100% (currently revised to 80%, due to COVID-19 measures) Liquidity Coverage ratio (LCR) and Net Stable Funding ratio (NSFR).

The main objective of the Liquidity Coverage Ratio (LCR) is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient level of high-quality liquid assets (HQLA) to survive a significant stress scenario lasting for a period of up to 30 days.

At 30 June 2021, the Group's simple average daily liquidity coverage ratio was 353% (31 March 2021:451%), which is well above the required level.

Net Stable Funding Ratio

The objective of the NSFR is to promote the resilience of the banking system by improving the funding profile of banks by ensuring they have a sufficient level of stable funding from stable sources and long term borrowing in relation to their assets and commitments, in order to reduce the risks of disruptions which might impact the bank's liquidity position.

The Group's NSFR was well above the regulatory requirement and stood at 120% as at 30 June 2021 (31 December 2020: 177%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 89% (31 December 2020:69%) of total ASF and the remaining 11% (31 December 2020:31%) of ASF constituted funding from non-financial corporate customers and deposits from financial institutions. Required Stable Funding (RSF), primarily comprised of short term deposit placements with Banks and other performing loans, which constituted about 48% (31 December 2020:50%) of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 10% (31 December 2020:11%) of the total RSF, while non-HQLA securities accounted for



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Liquidity Quarterly ratio (LCR)

Report date: 30 June 2021

Currency: US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		447,698
Cash outflows		
2. Retail deposits and deposits from small business customers, of which:		
3. Stable deposits	-	-
4. Less stable deposits	-	-
5. Unsecured wholesale funding, of which:		
6. Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7. Non-operational deposits (all counterparties)	422,495	392,388
8. Unsecured debt	-	-
9. Secured wholesale funding		-
10. Additional requirements, of which:		
11. Outflows related to derivative exposures and other collateral requirements		
12. Outflows related to loss of funding on debt products	-	-
13. Credit and liquidity facilities	-	-
14. Other contractual funding obligations	-	-
15. Other contingent funding obligations	680,307	34,015
16. Total Cash Outflows		426,403
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	305,627	304,733
20. Total Cash Inflows	305,627	304,733
		Total adjusted value
21. Total HQLA		447,698
22. Total net cash outflows		126,827
23. Liquidity Coverage Ratio (%)		353%



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Leverage Ratio

Report date: 30-June-21

Currency: US\$'000

Total Exposure - On-Balance Sheet (All unweighted)	1,189,168
Total Off Balance Sheet items - with relevant Credit Conversion Factors	20,931
Total Exposure (On & Off Balance Sheet)	1,210,099
Tier One Capital	327,738
Leverage Ratio	27.08%

Formula: Tier One Capital / Total Exposure (On & Off Balance Sheet)



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NSFR Common Disclosure Template

Report date: 30-June-21
Currency: USD'000

Sr.	Item	Unweighted Values (before applying factors)				Total Weighted Value
		No Specified maturity	Less than 6 months	More than 6 months and less than one year	Over one year	
Available Stable Funding (ASF)						
1	Capital:	333,655	-	-	-	333,655
2	Regulatory Capital	333,655	-	-	-	333,655
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	826,456	40,000	-	39,070
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	826,456	40,000	-	39,070
10	Other liabilities:	-	9,426	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	9,426	-	-	-
13	Total ASF					372,725
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					30,629
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	490,813	57,200	316,103	371,235
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	489,882	19,464	-	83,214
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	931	17,324	64,671	64,098
20	With a risk weight of less than or equal to 35% as per the CBB Capital Adequacy Ratio guidelines	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	10,206	125,716	111,962
22	With a risk weight of less than or equal to 35% under the CBB Capital Adequacy Ratio Guidelines	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	10,206	125,716	111,962
24	Other assets:	14,839	-	-	-	14,839
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	14,839	-	-	-	14,839
30	OBS items		104,657	-	-	5,233
31	Total RSF					309,975
32	NSFR (%)					120%