

**اليوباف**  
**alubaf**

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



**Leverage and Liquidity Disclosures**  
**As at 30 June 2022**

**Alubaf Arab International Bank B.S.C (c)**  
**As at 30 June 2022**

**Overview**

**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 Bank is required to maintain a minimum of 100% 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 2022, the Group's LCR stood at 513% (31 December 2021: 362%), which is well above the required level. The Group's simple average of daily LCR was 474% (31 March 2022: 497%).

**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 Groups NSFR was well above the regulatory requirement and stood at 134% as at 30 June 2022 (31 December 2021: 136%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 78% (31 December 2021: 74%) of total ASF and the remaining 22% (31 December 2021: 26%) of ASF constituted funding from deposits from financial institutions and non-financial corporate customers. Required Stable Funding (RSF), primarily comprised of short term deposit placements with Banks and other performing loans, which constituted about 50% (31 December 2021: 54%) of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 9% (31 December 2021: 9%) of the total RSF, while non-HQLA securities accounted for 30% (31 December 2021: 28%) of the total RSF.



Alubaf Arab International Bank B.S.C. (c)

Liquidity Quarterly ratio (LCR)

Report date: 30 June 2022  
Currency: US\$'000

	Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>		
1. Total HQLA		408,359
<b>Cash outflows</b>		
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	-	-
7. Non-operational deposits (all counterparties)	350,434	329,931
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	111,248	5,563
16. Total Cash Outflows		335,494
<b>Cash inflows</b>		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	293,311	292,809
20. Total Cash Inflows	293,311	292,809
		Total adjusted value
21. Total HQLA		408,359
22. Total net cash outflows		86,108
23. Liquidity Coverage Ratio (%)		474%



Alubaf Arab International Bank B.S.C. (c)  
NSFR Common Disclosure Template

Report date: 30-June-22  
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	
<b>Available Stable Funding (ASF)</b>						
1	<b>Capital:</b>	322,943	-	-	-	322,943
2	Regulatory Capital	322,943	-	-	-	322,943
3	Other Capital Instruments	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers:</b>	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	<b>Wholesale funding:</b>	-	645,659	157,875	-	92,166
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	645,659	157,875	-	92,166
10	<b>Other liabilities:</b>	-	23,871	70	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	23,871	70	-	-
13	<b>Total ASF</b>					<b>415,109</b>
<b>Required Stable Funding (RSF)</b>						
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>					<b>29,128</b>
15	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	-	-
16	<b>Performing loans and securities:</b>	-	-	-	-	-
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	-	455,740	6,149	20,893	92,329
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:	-	2,571	15,670	61,206	61,146
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:	-	-	-	-	-
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	-	25,067	6,166	91,584	93,463
24	<b>Other assets:</b>	28,448	-	-	-	28,448
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	28,448	-	-	-	28,448
30	<b>Off balance sheet items</b>	-	94,130	-	-	4,707
31	<b>Total RSF</b>					<b>309,220</b>
32	<b>NSFR (%)</b>					<b>134%</b>



Alubaf Arab International Bank B.S.C. (c)

Leverage Ratio

Report date: 30-June 2022

Currency: US\$'000

Total Exposure - On-Balance Sheet (All unweighted)	1,149,208
Total Off Balance Sheet items - with relevent Credit Conversion	19,468
<b>Total Exposure (On &amp; Off Balance Sheet)</b>	<b>1,168,676</b>
<b>Tier One Capital</b>	<b>318,389</b>
<b>Leverage Ratio</b>	<b>27.24%</b>

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