

اليوباف
alubaf

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



Leverage & Liquidity Disclosures
as at 31 December 2019

Net Stable Funding Ratio

The Bank is subjected to the Basel III NSFR standards from December 2019 and is required to maintain NSFR of atleast 100% on an on-going basis.

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

The Available Stable Funding (ASF) figure is measured according to the relative stability of funding, based on their duration and behavioural characteristics of funding sources. For instance, capital and deposits from retail household sources are considered more stable than wholesale funding. Moreover, long-term funding is generally assigned higher stability weights relative to short-term funding.

The Required Stable Funding (RSF) figure is measured based on the liquidity, quality and tenor of assets and contingent exposures. Generally, short-term lending and highly-liquid assets require lower levels of stable funding to support.

Liquidity Coverage Ratio

The Bank is subjected to the Basel III NSFR standards from June 2019 and is required to maintain LCR of atleast 100% on a daily basis.

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.



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:	328,615	-	-	6,937	335,552
2	Regulatory Capital	328,615	-	-	-	328,615
3	Other Capital Instruments	-	-	-	6,937	6,937
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	484,618	326,853	-	201,179
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	484,618	326,853	-	201,179
10	Other liabilities:	362	11,384	8	-	-
11	NSFR derivative liabilities	-	820	-	-	-
12	All other liabilities not included in the above categories	362	10,564	8	-	-
13	Total ASF					536,731
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					103,487
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	436,130	39,981	74,275	150,044
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	-	436,130	33,516	10,000	92,178
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:	-	-	6,465	64,275	57,866
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	-	-	-	-	-
24	Other assets:	16,986	164	-	-	16,779
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	-	164	-	-	164
29	All other assets not included in the above categories	16,986	-	-	-	16,615
30	OBS items	-	78,871	-	-	3,944
31	Total RSF					274,254
32	NSFR (%)					196%



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Report date: 31-Dec-19

Liquidity Quarterly ratio (LCR)

Currency:US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA	465,876	457,963
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)	382,783	330,869
8. Unsecured debt		
9. Secured wholesale funding		
10. Additional requirements, of which:		
11. Outflows related to derivative exposures and other collateral requirements	656	656
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	806,596	40,330
16. Total Cash Outflows	1,190,035	371,855
Cash inflows		
17. Secured lending (eg reverse repos)		
18. Inflows from fully performing exposures	318,525	318,367
19. Other cash inflows		
20. Total Cash Inflows	318,525	318,367
		Total adjusted value
21. Total HQLA		457,963
22. Total net cash outflows		92,964
Liquidity Coverage Ratio (%)		493%



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Leverage Ratio

Report date: 31-Dec-19

Currency:US\$'000

Total Exposure On-Balance Sheet (All unweighted)	1,138,017
Total Off Balance Sheet items - with relevent Credit Conversion Factors	15,827
Formula: Tier One Capital / Total Exposure (On & Off Balance Sheet)	
Tier One Capital	328,615
Total Exposure (On & Off Balance Sheet)	1,153,844
Leverage Ratio *	28.48%