

اليوباف
alubaf

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



Leverage and Liquidity Disclosures
As at 31 March 2023

Alubaf Arab International Bank B.S.C (c)
As at 31 March 2023

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 31 March 2023, the Group's LCR was well above the regulatory requirement and stood at 492% (31 December 2022: 416%) . The Group's simple average of daily LCR computed on working days of the quarter was 570% (31 December 2022: 536%).

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 130% as at 31 March 2023 (31 December 2021: 136%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 79%(31 December 2022:76%) of total ASF and the remaining 21%(31 December 2022:24%) 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 52% (31 December 2022:52%)of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 8% (31 December 2022:8%)of the total RSF, while non-HQLA securities accounted for 30% (31 December 2022:29%)of the total RSF.



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Liquidity Quarterly ratio (LCR)

Report date: 31 March 2023
Currency: US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		424,210
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	-	-
7. Non-operational deposits (all counterparties)	314,872	300,612
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	54,519	2,818
16. Total Cash Outflows		303,429
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	270,351	168,192
20. Total Cash Inflows	270,351	168,192
		Total adjusted value
21. Total HQLA		424,210
22. Total net cash outflows		74,423
23. Liquidity Coverage Ratio (%)		570%



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NSFR Common Disclosure Template

Report date: 31-March-2023
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:	329,824	-	-	-	329,824
2	Regulatory Capital	329,824	-	-	-	329,824
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	630,545	148,865	-	86,391
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	630,545	148,865	-	86,391
10	Other liabilities:	-	25,296	47	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	25,296	47	-	-
13	Total ASF					416,215
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					25,110
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	-	-	-	-
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	-	382,782	40,367	1,483	79,084
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:	-	16,346	20,230	79,235	85,638
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	-	-	8,816	108,880	96,956
24	Other assets:	29,508	-	-	-	29,508
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	29,508	-	-	-	29,508
30	Off balance sheet items	-	64,540	-	-	3,227
31	Total RSF					319,522
32	NSFR (%)					130%



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Leverage Ratio

Report date: 31-March 2023

Currency: US\$'000

Total Exposure - On-Balance Sheet (All unweighted)	1,132,631
Total Off Balance Sheet items - with relevent Credit Conversion	16,908
Total Exposure (On & Off Balance Sheet)	1,149,539
Tier One Capital	325,598
Leverage Ratio	28.32%

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