

اليوباف
alubaf

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



Leverage and Liquidity Disclosures **As at 31 December 2021**

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

As at 31 December 2021

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% (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 31 December 2021, the Group's LCR stood at 362% (2020: 512%), which is well above the required level. The Group's simple average of daily LCR was 365% (30 September 2021: 384%).

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 136% as at 31 December 2021 (31 December 2020: 177%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 74% of total ASF and the remaining 26% 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 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% of the total RSF, while non-HQLA securities accounted for 28% of the total RSF.

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		505,403
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)	430,893	400,209
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	649,004	32,450
16. Total Cash Outflows		432,659
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	301,483	299,043
20. Total Cash Inflows	301,483	299,043
		Total adjusted value
21. Total HQLA		505,403
22. Total net cash outflows		138,467
23. Liquidity Coverage Ratio (%)		365%



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NSFR Common Disclosure Template

Report date: 31-December-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:	342,022	-	-	-	342,022
2	Regulatory Capital	342,022	-	-	-	342,022
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	701,747	201,062	-	118,942
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	701,747	201,062	-	118,942
10	Other liabilities:	-	10,337	24	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	10,337	24	-	-
13	Total ASF					460,964
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					29,382
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	561,970	59,278	290,747	373,654
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	-	535,745	6,484	22,702	106,306
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:	-	16,189	2,490	79,297	76,742
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:	-	5,018	25,152	94,374	95,303
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	-	5,018	25,152	94,374	95,303
24	Other assets:	25,964	-	-	-	25,964
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	25,964	-	-	-	25,964
30	Off balance sheet items		116,344	-	-	5,816
31	Total RSF					339,513
32	NSFR (%)					136%



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Leverage Ratio

Report date: 31-December-21

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Total Exposure - On-Balance Sheet (All unweighted)	1,253,144
Total Off Balance Sheet items - with relevent Credit Conversion	23,860
Total Exposure (On & Off Balance Sheet)	1,277,004
Tier One Capital	336,005
Leverage Ratio	26.32%

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