

اليوباف
alubaf

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



**Leverage & Liquidity Disclosures
as at 30 September 2020**

Liquidity Coverage Ratio

The Bank 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 30 September 2020, the Bank's simple Average Liquidity coverage ratio (LCR) was 932% (Q2 2020: 786%), 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 Bank's NSFR was well above the regulatory requirement and stood at 144% as at 30 September 2020 (31 December 2019 : 196%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 89.4% of total ASF and the remaining 10.6% 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 46.5% of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 12.9% of the total RSF, while non-HQLA securities accounted for 33.6% of the total RSF.



Liquidity Quarterly ratio (LCR)

Currency:US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		522,857
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)	251,890	195,141
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	729,195	36,460
16. Total Cash Outflows		231,601
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	291,940	290,506
20. Total Cash Inflows	291,940	290,506
		Total adjusted value
21. Total HQLA		522,857
22. Total net cash outflows		57,900
23. Liquidity Coverage Ratio (%)		932%



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Leverage Ratio

Report date: 30-Sep-20

Currency:US\$'000

Total Exposure On-Balance Sheet (All unweighted)	1,061,472
Total Off Balance Sheet items - with relevant Credit Conversion Factors	17,581
Formula: Tier One Capital / Total Exposure (On & Off Balance Sheet)	
Tier One Capital	324,632
Total Exposure (On & Off Balance Sheet)	1,079,053
Leverage Ratio	30.08%



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:	330,549	-	-	-	330,549
2	Regulatory Capital	330,549	-	-	-	330,549
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	736,943	-	-	39,276
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	736,943	-	-	39,276
10	Other liabilities:	-	11,124	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	11,124	-	-	-
13	Total ASF					369,825
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					33,288
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	367,381	14,420	266,971	292,932
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	-	361,125	3,734	10,000	66,036
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:	-	6,256	884	59,241	53,925
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:	-	-	4,901	98,865	86,486
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	-	-	4,901	98,865	86,486
24	Other assets:	13,523	-	-	-	13,523
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	13,523	-	-	-	13,523
30	OBS items	-	87,726	-	-	4,386
31	Total RSF					257,644
32	NSFR (%)					144%