

اليوباف
alubaf

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



**Leverage & Liquidity Disclosures
as at 31 March 2021**

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% 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 2021, the Bank's simple Average Liquidity coverage ratio (LCR) was 451% , 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 160% as at 31 March 2021(31 March 2020: 192%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 75% of total ASF and the remaining 25% 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 47.8% of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 10.3% of the total RSF, while non-HQLA securities accounted for 35.2% of the total RSF.



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Report date: 31 March 2021

Liquidity Quarterly ratio (LCR)

Currency: US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		410,449
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)	377,784	341,256
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	711,658	35,583
16. Total Cash Outflows		376,839
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	345,562	344,878
20. Total Cash Inflows	345,562	344,878
		Total adjusted value
21. Total HQLA		410,449
22. Total net cash outflows		94,694
23. Liquidity Coverage Ratio (%)		451%



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Leverage Ratio

Report date: 31-March-21
Currency: US\$'000

Total Exposure On-Balance Sheet (All unweighted)	1,120,402
Total Off Balance Sheet items - with relevant Credit Conversion Factors	16,440
Formula: Tier One Capital / Total Exposure (On & Off Balance Sheet)	
Tier One Capital	321,690
Total Exposure (On & Off Balance Sheet)	1,136,842
Leverage Ratio	28.30%



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:	327,781	-	-	-	327,781
2	Regulatory Capital	327,781	-	-	-	327,781
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	611,175	179,157	-	110,095
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	611,175	179,157	-	110,095
10	Other liabilities:	-	21,422	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	21,422	-	-	-
13	Total ASF					437,876
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					28,216
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	524,001	47,806	254,765	322,873
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	-	513,087	10,146	-	82,036
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:	-	884	17,122	46,447	48,483
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:	-	5,015	10,269	104,159	96,177
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	-	5,015	10,269	104,159	96,177
24	Other assets:	14,273	-	-	-	14,273
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	14,273	-	-	-	14,273
30	OBS items	-	82,201	-	-	4,110
31	Total RSF					273,295
32	NSFR (%)					160%