

اليوباف
alubaf

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



Leverage and Liquidity Disclosures

31 March 2024

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

As at 31 March 2024

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 2024, the Group's LCR was well above the regulatory requirement and stood at 702% (31 December 2023: 783%) . The Group's simple average of daily LCR computed on working days of the quarter was 674% (31 December 2023: 574%).

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 Groups NSFR was well above the regulatory requirement and stood at 136% as at 31 March 2024 (31 December 2023: 149%). The main drivers for robust Available Stable Funding (ASF) is its sizeable capital base, which contributes about 79% (31 December 2023: 76%) of total ASF and the remaining 21% (31 December 2023: 24%) of ASF constituted funding from deposits from financial institutions and non-financial corporate customers. Required Stable Funding (RSF), primarily comprised of short term deposit placements with Banks and other performing loans, which constituted about 44% (31 December 2023: 50%) of total RSF. High quality liquid assets (that comprised mainly of Bahrain government securities and other highly rated debt issuances) accounted for about 9% (31 December 2023: 9%) of the total RSF, while non-HQLA securities accounted for 30% (31 December 2023: 29%) of the total RSF.



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Liquidity Quarterly ratio (LCR)

Report date: 31 March 2024

Currency: US\$'000

	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1. Total HQLA		524,126
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)	291,397	278,684
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	27,077	10,831
13. Credit and liquidity facilities	-	-
14. Other contractual funding obligations	-	-
15. Other contingent funding obligations	21,309	1,065
16. Total Cash Outflows		290,581
Cash inflows		
17. Secured lending (eg reverse repos)	-	-
18. Inflows from fully performing exposures		
19. Other cash inflows	228,612	226,146
20. Total Cash Inflows	228,612	226,146
		Total adjusted value
21. Total HQLA		524,126
22. Total net cash outflows		77,764
23. Liquidity Coverage Ratio (%)		674%



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NSFR Common Disclosure Template

Report date: 31-March-2024
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:	336,124	-	-	-	336,124
2	Regulatory Capital	336,124	-	-	-	336,124
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	-	-	-	-
5	Stable Deposits:	-	-	-	-	-
6	Less stable deposits:	-	-	-	-	-
7	Wholesale funding:	-	643,832	153,708	-	87,192
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	643,832	153,708	-	87,192
10	Other liabilities:	-	31,657	152	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities not included in the above categories	-	31,657	152	-	-
13	Total ASF					423,316
Required Stable Funding (RSF)						
14	Total NSFR high-quality liquid assets (HQLA)					26,632
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	-	349,506	61,971	20,491	103,902
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:	-	-	21,569	24,644	31,732
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	-	19,427	11,922	91,627	93,557
24	Other assets:	52,127	-	-	-	52,127
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	52,127	-	-	-	52,127
30	Off balance sheet items	54,794	-	-	-	2,740
31	Total RSF					310,690
32	NSFR (%)					136%



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Leverage Ratio

Report date: 31-March-2024

Currency: US\$'000

Total Exposure - On-Balance Sheet (All unweighted)	1,164,150
Total Off Balance Sheet items - with relevent Credit Conversion	16,959
Total Exposure (On & Off Balance Sheet)	1,181,109
Tier One Capital	331,962
Leverage Ratio	28.11%

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