



AL SALAM BANK-BAHRAIN B.S.C.

Liquidity and Leverage Ratio

30 September 2019

AL SALAM BANK-BAHRAIN B.S.C.**Leverage Ratio - Consolidated****30 September 2019**

S.No.	Description	BHD '000
1	Total Self Financed Assets	1,802,793
2	Total URIA Financed Assets	94,241
3	Off Balance Sheet items - with relevent Credit Conversion Factors	53,113
4	Leverage ratio exposure [(1) + (2)*30% + (3)]	1,884,178
5	Regulatory Adjustments	25,971
6	Total exposures for the calculation of the leverage ratio [(4)-(5)]	1,858,207
7	Tier 1 Capital	263,355
	Leverage Ratio [(7)/(6)]	14%
	Minimum Leverage Ratio as required by CBB	3%

AL SALAM BANK-BAHRAIN B.S.C.
Liquidity Coverage Ratio (LCR) Report - Consolidated
30 September 2019

		Q3-2019	
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		255,221
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	47,675	1,430
4	Less stable deposits	122,501	12,250
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	469,607	257,924
8	Unsecured sukuk	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to Shari'a-compliant hedging instruments exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on financing products	-	-
13	Credit and liquidity facilities	17,274	5,151
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	78,459	4,175
16	Total Cash Outflows		280,930
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	33,791	17,502
19	Other cash inflows	155,972	154,980
20	Total Cash Outflows	189,763	172,482
			Total adjusted Value
21	Total HQLA		255,221
22	Total net cash outflows		108,495
23	Liquidity Coverage Ratio (%)		239%